Prosperity Threatened: Perspectives on Childhood Poverty in California

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Introduction

Californians are proud of our state, as well we should be: We live in one of the world's most productive agricultural zones, a hotbed for technology innovation and investment, are surrounded by intense natural beauty, and enjoy the many benefits of being a diverse, tolerant, and multi-cultural society. But, beneath the surface lies a serious problem that threatens our future prosperity; one that we ignore at our own peril.

Official Poverty in California: *6.1 million (16.6%)*

Supplemental Poverty in California: *8.7 million (23.5%)*

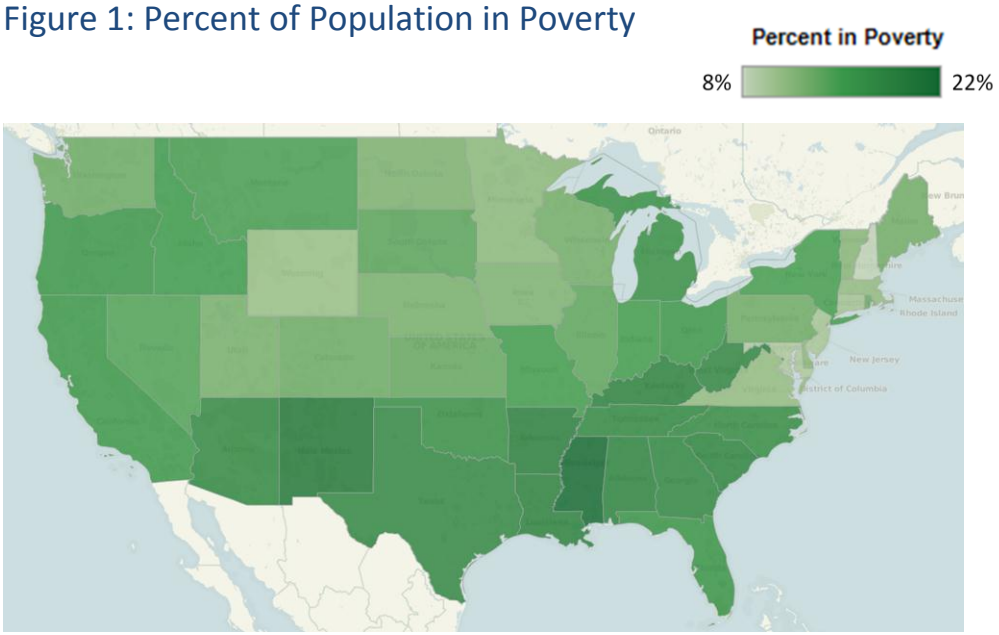
By the official measure, 6.1 million Californians are living in poverty – more than at any point since the US Census started tracking state poverty.[1] California has the highest shear number of people living in poverty of any state in the nation and is ranked 20th among all states in terms of the percentage of its population living in official poverty. [2,3] Yet, even more alarming, using the Supplementary Poverty Measure (SPM) developed by the Census Bureau, the poverty rate in California vaults to the ***first*** in the nation at 23.5 percent.[4,5] Only Hawaii and the District of Columbia come close to matching the rate of poverty in the state.

On closer inspection, the situation becomes grimmer: California's children are by far the biggest victims of increased poverty. More than one in five children in California lives in poverty; nearly *half* live either in poverty or perilously close to it.[6] And, in a surprising twist, children live in poverty at twice the rate of seniors in the state.

This is concerning not only due to the immediate effects of income deprivation, such as decreased health outcomes, but also because poverty is mobile across generations. According to a recent study from Columbia University's National Center for Children in poverty, 45 percent of people who spent half their childhoods in poverty were also poor as adults.[7]

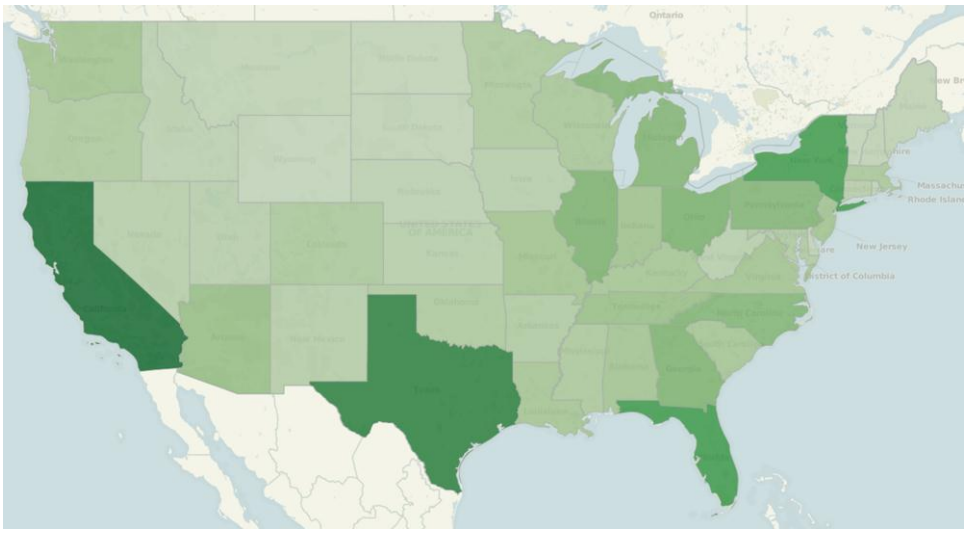
While it is helpful to understand these overarching statistics, a deeper perspective is necessary in order to consider the necessary policy responses to ameliorate the impact of poverty on California's

Figure 1: Percent of Population in Poverty



Source: American Community Survey, 3-year estimates

Figure 2: Total Population in Poverty



Source: American Community Survey, 3-year estimates

future.[8] In this issue brief, we will outline the state of poverty in California, with a focus on children in poverty, along with a description of key statistics used to measure such trends.

To begin, we will look at poverty as it relates to age and race, detailing how the data break down and providing some initial context. Second, we will assess poverty at the county level, describing characteristics that relate to poverty, including occupational trends, educational attainment, and unemployment figures. Next, we will analyze the contours of poverty in California, particularly its relation to single-mother families, along with the state's overall economic development. Fourth, we will provide a breakdown of poverty using the statistics available from the newly released SPM for an even more nuanced understanding. We will conclude by offering some immediate steps that policymakers in Sacramento can take to ensure that our deep and widespread poverty doesn't hamper our future economic growth.

Why California?

California represents a unique set of challenge in terms of its response to poverty, health access, and the growing national trend of single-mother households.[9] With over 6.1 million individuals in poverty and among the lowest rates of access to government assistance, its response can serve as a guideline for other states and policy-makers across the country.[10] Additionally, California has the largest non-citizen population in the country, and as burgeoning demographic statistics suggests, is quickly becoming a state in which there is no clearly identifiable majority racial group. Indeed, this trend largely mirrors the nascent growth of minority groups nation-wide, which, by 2050, will represent the majority of all people in the country.[11] The fact that California is experiencing these trends all at once is difficult from a policy perspective, but highly instructive in terms of the state's response in years to come and foreshadows many of the trends coming to states across the country.

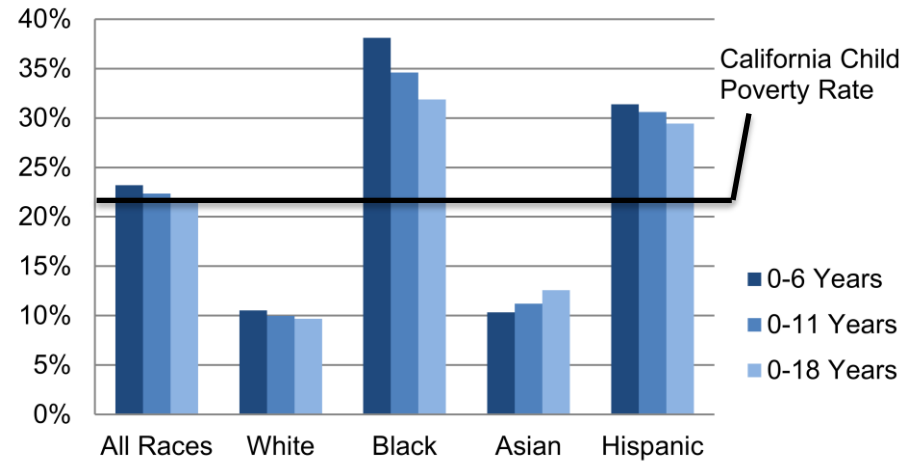
Yet, the largest single fact that makes California worthy of additional analysis is the release of statistics from the Census Bureau's Supplemental Poverty Measure (SPM). These numbers show that the state's level of poverty, under this new measure, it is at near crisis levels. Using the new methods developed by the Census Bureau and the Bureau of Labor Statistics, California has not only the largest increase in overall poverty, but has the highest rate among every state in the country.

While California faces vast gulfs in terms of alleviating poverty and improving access to government services, such a position should be seen as an opportunity not only to address long-standing and serious concerns surrounding poverty, but begin to assess it, with this issue brief, in a more sustained and specific way.

Childhood Poverty

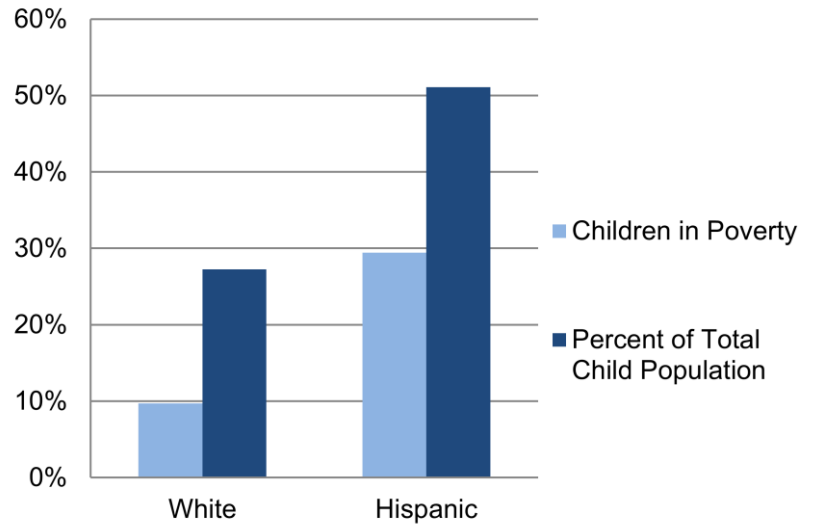
Among the demographic groups that experience poverty at the most extreme rate, children are sadly on top. While this is consistent with national trends, California is unique in a number of ways. Large swaths of the state's racially diverse child population experience substantially higher rates of poverty. As Figure 3 shows, among children who live in poverty,

Figure 3: Poverty Rate by Age and Race—California, 2011



Source: American Community Survey, 3-year estimates

Figure 4: White and Hispanic Children Compared



Source: American Community Survey, 3-year estimates

the largest percentage tend to be the youngest, and by definition, most vulnerable members of society. Black children, ages zero to six, experience a poverty rate of 38.1%, which is 14.9 percentage points higher than the state-wide figure for all children zero to six (at 23.2%). California's youngest Hispanic children, ages zero to six, see poverty rates that are over eight percentage points higher than the state total.[12]

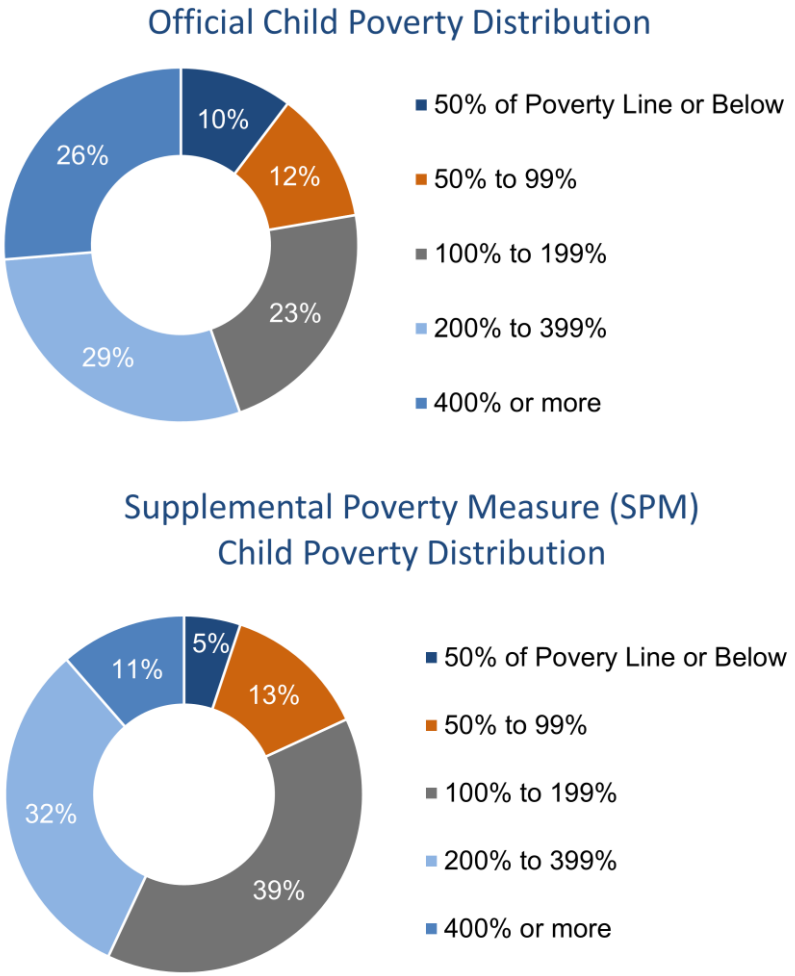
These figures differ markedly from white and Asian children, who have poverty rates at nearly half the rate of other children across the state. Thus, the total number of children in poverty masks the *true* breakdown of poverty in the state. In fact, looking at poverty as a share of population is a helpful starting point.

As Figure 4 suggests, plotting the total share of the population of white and Hispanic children against their group's poverty demonstrates starkly different outcomes. While white children compose only slightly more than 27 percent of children in the state, their rate of poverty is below 10 percent. Hispanic children, conversely, represent a majority of children in the state (roughly 51%), and experience a poverty rate of nearly 30 percent. Put another way, Hispanic children experience far higher rates of poverty as a proportion of their population than do white children in the state.

Yet, recent history also presents worrying trends. Using two sets of three-year data provided by the American Community Survey (ACS), we can assess the aggregate change in statistics over a six-year period.[13] From 2006 to 2011, child poverty increased nearly 4 percentage points, which represents a 21 percent increase over that time period. Appendix C details the increase in child and senior poverty from 2006 to 2011 with surprising findings.

For example, while the poverty rate has grown among both seniors and children, those in the senior population have actually seen a poverty growth that is nearly three times smaller than that experienced by children, likely as a result of the protection offered by government programs – namely Social Security and Medicare. In fact, while only five counties have shown a *decrease* in rates of child poverty from 2006 to 2011 (those in red in Appendix C), in *sixteen counties*, seniors have seen declining rates of poverty, even throughout the worst portions of the great

Figure 5:



Source: Kathleen Short, "The Research Supplemental Poverty Measure: 2011"

recession. While we should applaud efforts to seriously decrease poverty among seniors, the same effort has not materialized around children.

Clearly, there is room for improvement. Figure 5 shows that the distribution of poverty among children varies dramatically according to different measures of poverty. Among the total population of children in the United States, the round graphs show their distribution in relation to either the official or supplemental poverty levels. For example, under the official poverty measure, 10 percent of children fall at or below 50 percent of the poverty threshold, or about $11,500 for a family of four. In a positive trend, the same point on the distribution is cut in half – to slightly over 5 percent – when measured with the Supplemental Poverty Measure (SPM). While we will examine the differences in the two measurements further in this brief, we can say with confidence that policies targeted at the poorest children do seem to be effective.

This does not hold true, however, for all income categories on the distribution. Looking again at Figure 5 it is clear that the new measure of poverty provides us with a substantially gloomier picture. The number of children within the 100% to 199% of the poverty line increases dramatically from 23 to 39 percent.[14] While not technically in poverty, this group is very near to it, and small changes in government policy that effects parental income (e.g., increase in payroll taxes, decrease in government benefits, the expiration of unemployment insurance, etc.), serious illness, or other unanticipated family emergencies could easily result in greater hardship.

While we have seen an appreciable rise in the number of individuals who fall along the 100% to 199% portion of the distribution, many may be doing so because they are being raised *out of poverty* and in to a higher income bracket. In fact, research suggests that many individuals in

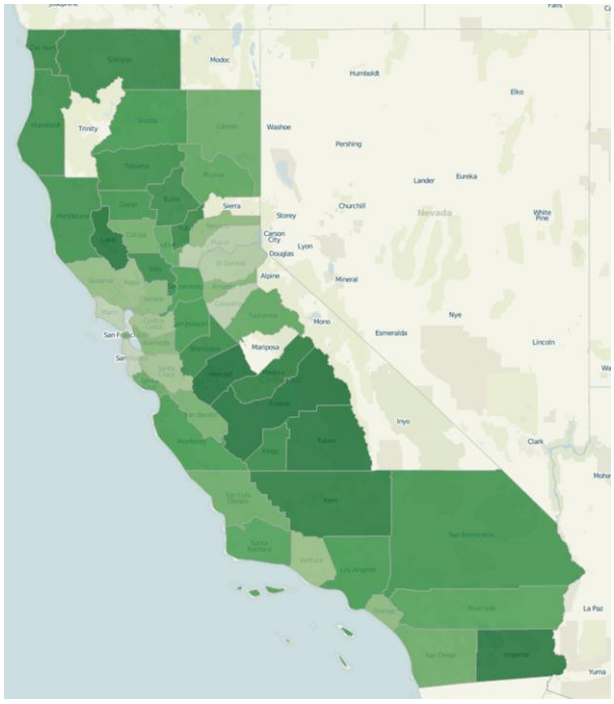
poverty below the official line would be considered above that threshold and within the 100% to 199% range of incomes if cohabitation, use of government programs like EITC, and the receipt of in-kind benefits from the government such as the Supplemental Nutrition Assistance Program (SNAP) were taken into consideration.[15] To be sure, these poverty statistics are certainly more complicated than the topline results suggest.

Poverty by County in California

While increasing poverty rates at the state and national level have drawn increasing media attention, very little analysis has been focused toward county-level poverty in California.[16] Using 3-year estimates from the American Community Survey (ACS), we are able to map poverty among the total population in each county and among various demographic groups.[17] Figure 6, like the first maps in this brief, details poverty by county.

What becomes immediately apparent when analyzing the data is the disparate nature of poverty from one county to the next. For example, the county with the highest percentage of its population in poverty, Merced County, has an official poverty rate for all individuals of 25.4 percent. This rate is not only 64 percent larger than the statewide figure (15.5%), but is also nearly three and half times larger than the county with the lowest poverty rate, San Mateo County (7.4%).

Figure 6: Poverty Rate by County



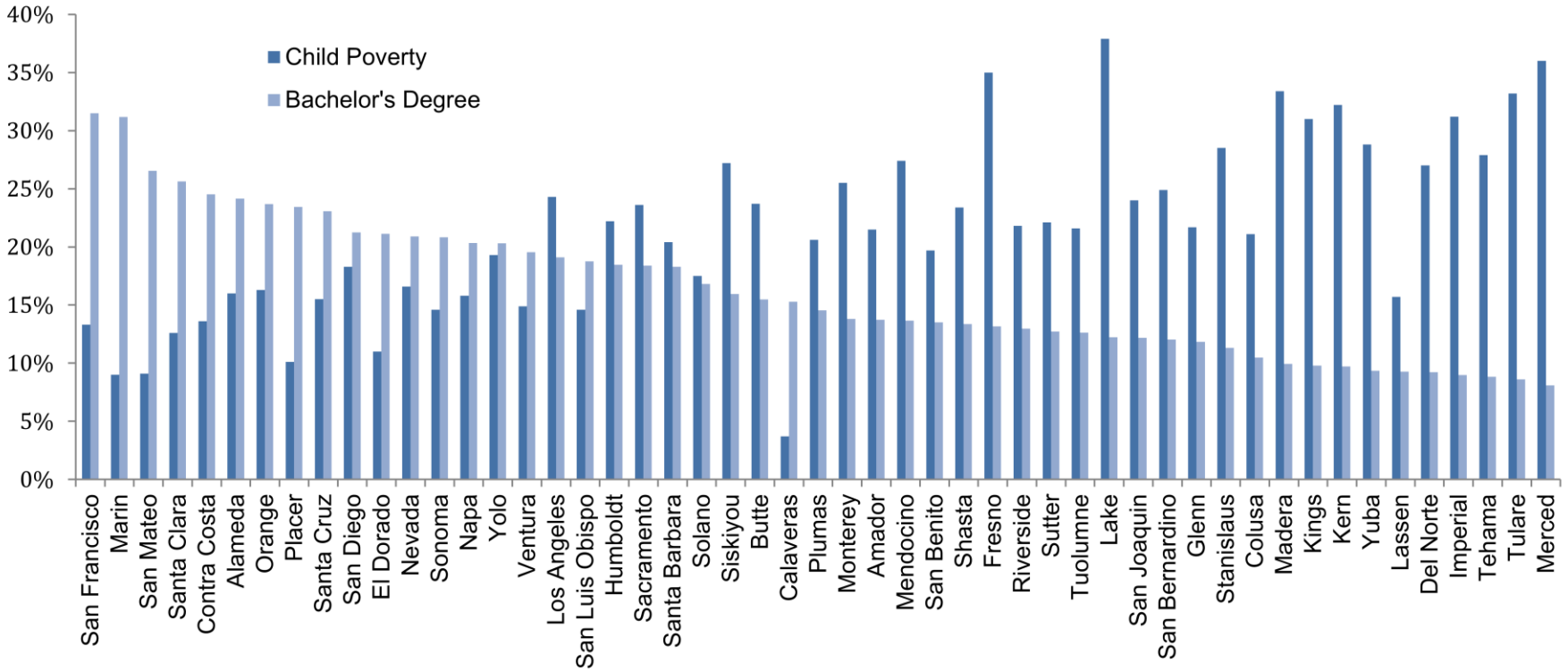
Source: American Community Survey, 3-year estimates

As Appendix D details, this trend is far from unique to Merced County. In fact, among some of the worst performing counties, one can see a gap emerging not only among those in counties who live in poverty overall, but among their children. Child poverty in Fresno County, for example, is 3rd highest out of 51 counties on our list – ***with 35 percent of children in poverty*** – which is two and a half times larger than nearby Contra Costa County, whose child poverty rate is a relatively small 13.6 percent.

Education and Poverty

Additionally, education is at least nominally correlated with the poverty outcomes in each county we observe. As you can see in Figure 7, if we plot the percentage of people 25 and over who have a bachelor's degree against the child poverty rate in each county, we come away with startling, though not entirely unexpected results. Simply put, the counties with the highest number of college graduates have the lowest rates of childhood poverty and vice versa. And while this trend is largely acknowledged in the field of poverty research, the vastness of the gulf between counties is problematic.[18]

Figure 7: Percentage of Child Poverty and Bachelor Degrees by County



Source: American Community Survey, 3-year estimates

As a prime example, San Francisco County has the highest share of college graduates of any county in the state, at over 30 percent, and among the lowest levels of childhood poverty (13.3%). Merced County, with a population of college graduates that is three times smaller than that in San Francisco County, has one of the highest child poverty rates in the state.

Yet, just as important, there are a substantial number of individuals in every county observed, particularly in low income, high poverty counties, in which many residents hold less than a 9th grade education. Astoundingly, in ten counties in California, among adults twenty-five years and older, the percentage of residents with less than a 9th grade education tops 15 percent - a figure that translates into over 280,000 residents. Statewide, the number of residents 25 years and older who lack more than a 9th grade education is more than 2.5 million.[19]

These outcomes have a significant impact on the statewide rate of poverty given the observed relationship between earnings and education. Again, the ACS allows us to quantify this impact in California by assessing the median earnings of individuals by the type of education they have received. As Figure 8 suggests, there is a significant increase in median incomes by level of education. Those with only some college education or an associate's degree made $17,591 more each year than someone with less than a high school diploma, and that number that nearly doubles to $35,083 for those with a four-year degree.

Unemployment and Poverty

Related to the issue of poverty and education, however, is the dire employment figures among individuals at the county level. According to data gathered from the ACS, unemployment, like greater national trends, has grown 60 percent since 2006, or as much as five percentage points.[20] The statewide unemployment figure of 9.6 percent masks the high levels of unemployment in some counties, 21 of which have unemployment figures over 12 percent.[21]

Additionally, the Bureau of Labor Statistics provides measures of unemployment that show California in an even more precarious position. While the unemployment figures are high in state-by-state comparisons, as Appendix E details, California has the third highest rate of unemployed and underemployed in the country.[22] In practice this means that not only do individuals in California experience a higher than average rate of unemployment, when they do find employment, they tend to enter jobs that are part-time or pay a much lower wage than they would expect. We are seeing signs of recovery, particularly looking at seasonally unadjusted employment figures from the California Labor Market Information Division that are lower than the ASC figures we describe, but only time will tell if such trends are durable.[23]

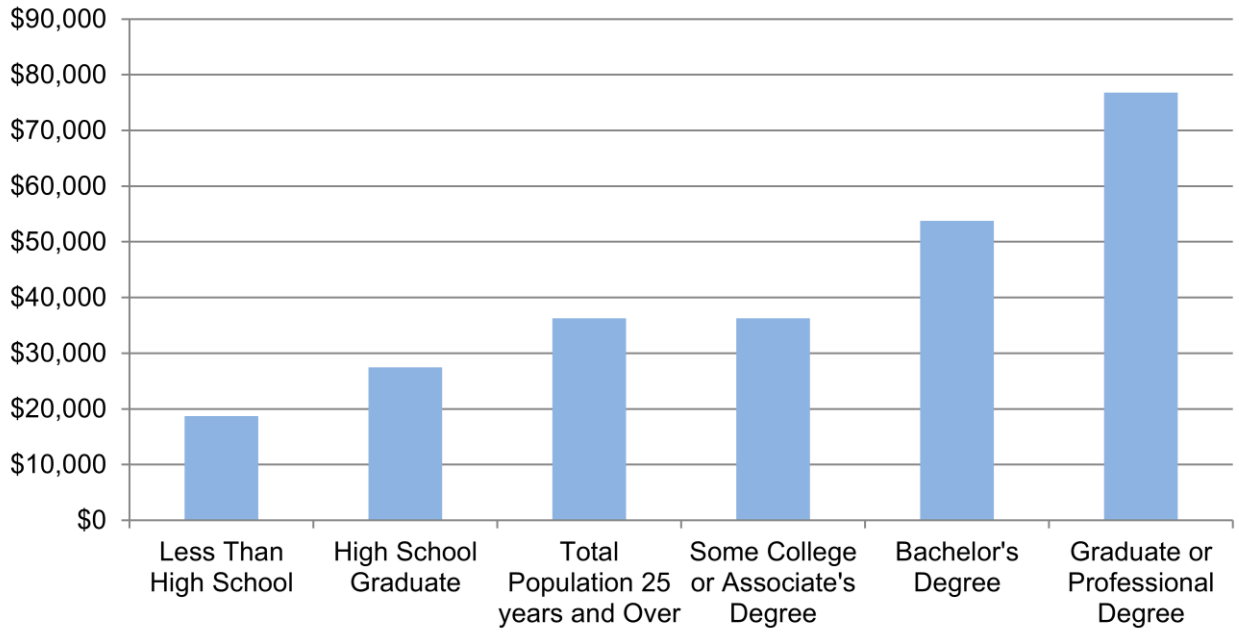
For a deeper look at counties that have low and high rates of poverty, see the insert starting on page 10. Here we have added two of the most populous counties in the state, San Francisco and Los Angeles counties, and five counties that have the highest and lowest rates of poverty: Merced, Fresno, Marin, Sacramento, and Contra Costa counties. In each section are breakdowns of the county income distribution, employment, and poverty rates, along with several other indicators.[24]

Poverty Among Single Mother Households

Rates of poverty among single mothers in California also stand out, particularly when observing this trend at the county level. Single mothers make up 22 percent of all households in California with children under the age of 18 years of age.[25] Among all single parent households, women make of nearly 73 percent of the total, making poverty among single households an issue disproportionately affecting mothers.

As expected, the rates of poverty for single mothers were highest in counties with higher overall poverty rates, as seen in Appendix D, yet the persistence of single mother poverty rates may be their defining feature. In *no county* outside of Calaveras County do single mother poverty rates dip below 20 percent. And while the statewide poverty rate for single mothers is at a shocking 35.5 percent, there are six counties – Siskiyou, Lake, Kings, Madera, Amador, and Merced – where the ***majority*** of single mothers live in poverty.

Figure 8: California—Median Earnings by Level of Education



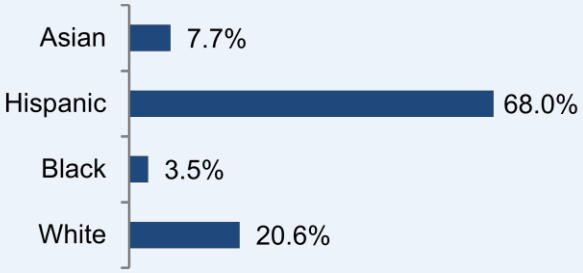
Source: American Community Survey, 3-year estimates

Merced County

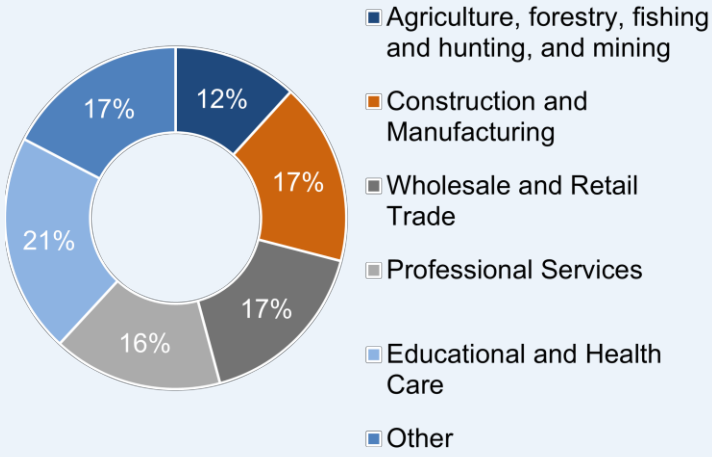
(Brief Continues on Page 17)

Population: **252,263**
Poverty Rate: **25.4% (Rank 1 out of 51 counties)**
Child Population: **79,274 (31.4%)**
Child Poverty Rate: **36% (2 out of 51 counties)**
Child Poverty Growth (2006-2011): +**27.5%**
Senior Poverty: **13.3%**
Senior Poverty Growth (2006-2011): +**18.0%**
Percent Holding 4-Year Degree (25 and above): **8.1%**
Children without Health Insurance Rate: **7.4%**
Adults without Health Insurance Rate: **25.8%**
Median Household Income: **$41,588**
Unemployment Rate: **15.7%**
Single Parent Households: **33.2%**
Single Mother Households Poverty Rate: **51.1%**

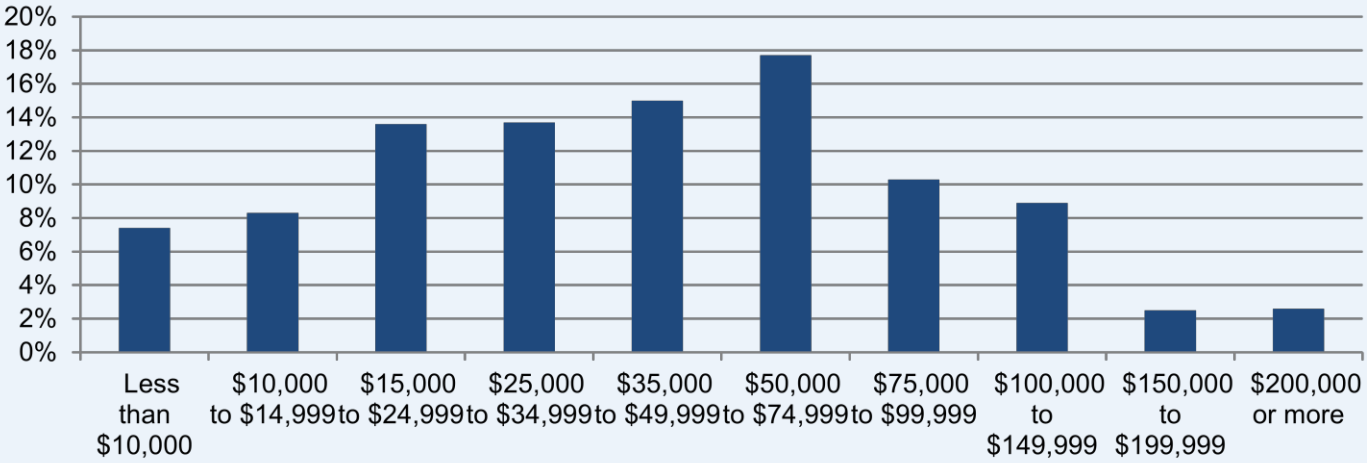
Child Ethnic Composition



Employment Distribution



Income Distribution



Fresno County

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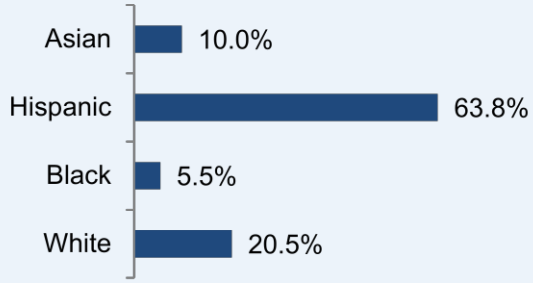
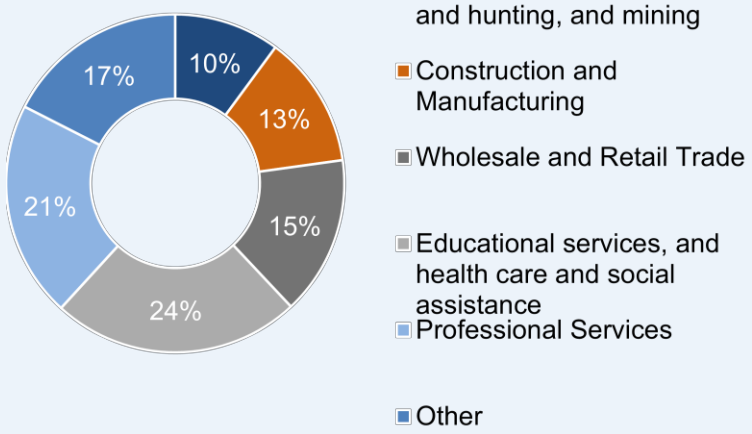
Population: **915,519**
Poverty Rate: **24.7% (2 out of 51 counties)**
Child Population: **273,829 (29.9%)**
Child Poverty Rate: **35.0% (3 out of 51 counties)**
Child Poverty Growth (2006-2011): **+15.4%**
Senior Poverty: **11.8%**
Senior Poverty Growth (2006-2011): **+20.1%**
Percent Holding 4-Year Degree (25 and above): **13.2%**
Children without Health Insurance Rate: **7.6%**
Adults without Health Insurance Rate: **26.6%**
Median Household Income: **$45,786**
Unemployment Rate: **14.4%**
Single Parent Households: **36.1%**
Single Mother Households Poverty Rate: **49.2%**

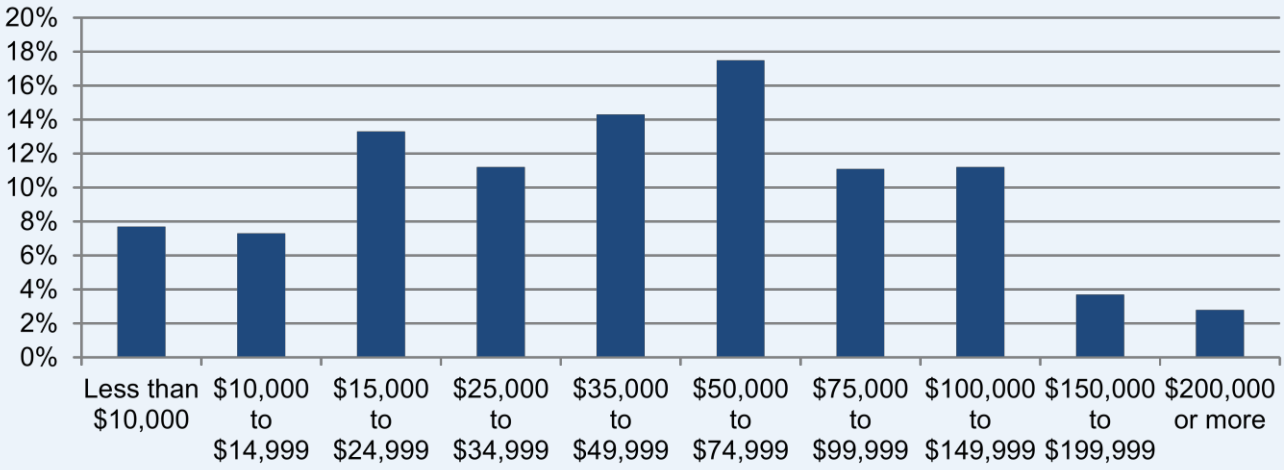
Child Ethnic Composition



Employment Distribution



Income Distribution



Contra Costa County

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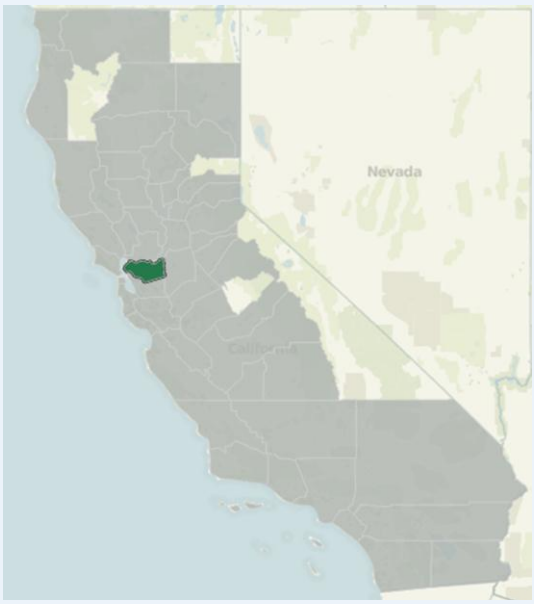
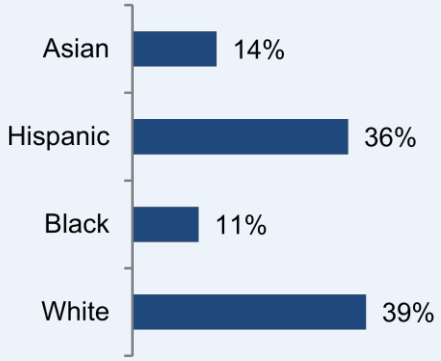
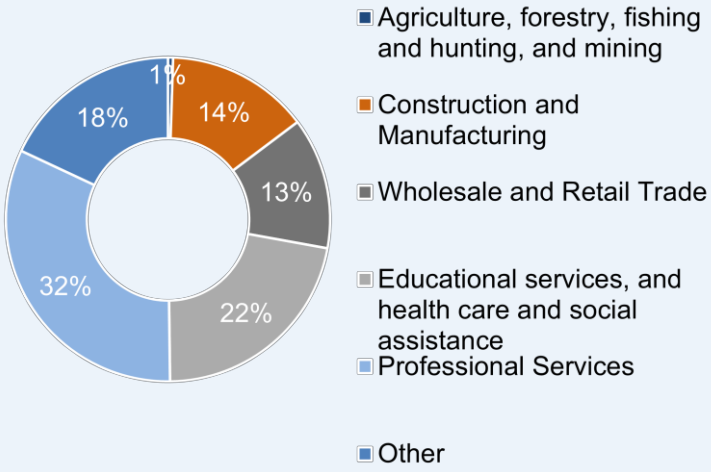


Population: **1,042,195**
Poverty Rate: **10.3% (45 out of 51 counties)**
Child Population: **257,019 (24.7%)**
Child Poverty Rate: **13.6% (44 out of 51 counties)**
Child Poverty Growth (2006-2011): **+16.7%**
Senior Poverty: **6.1%**
Senior Poverty Growth (2006-2011): **+0.4%**
Percent Holding 4-Year Degree (25 and above): **24.5%**
Children without Health Insurance Rate: **6.5%**
Adults without Health Insurance Rate: **13.5%**
Median Household Income: **$76,186**
Unemployment Rate: **8.3%**
Single Parent Households: **25.9%**
Single Mother Households Poverty Rate: **28.7%**

Child Ethnic Composition



Employment Distribution



Income Distribution

Marin County

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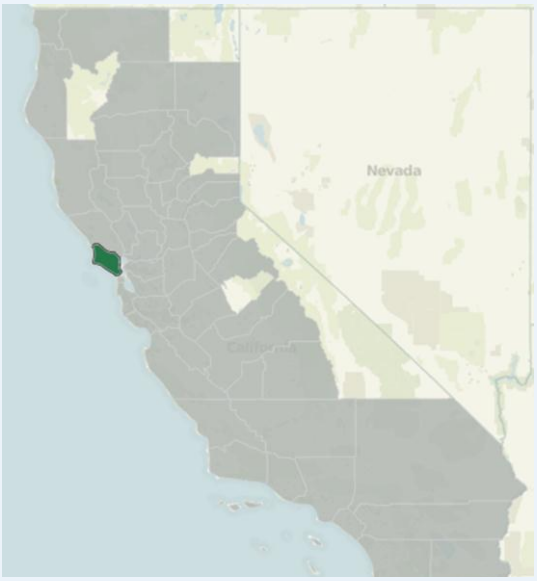
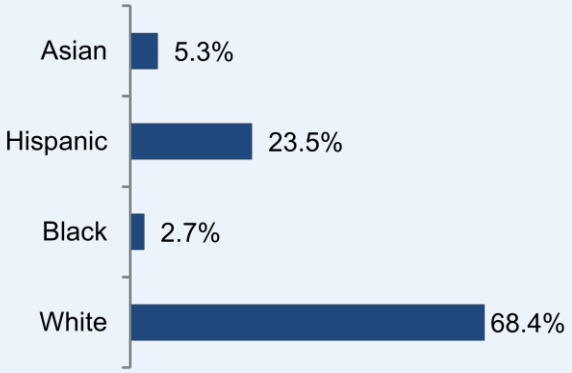
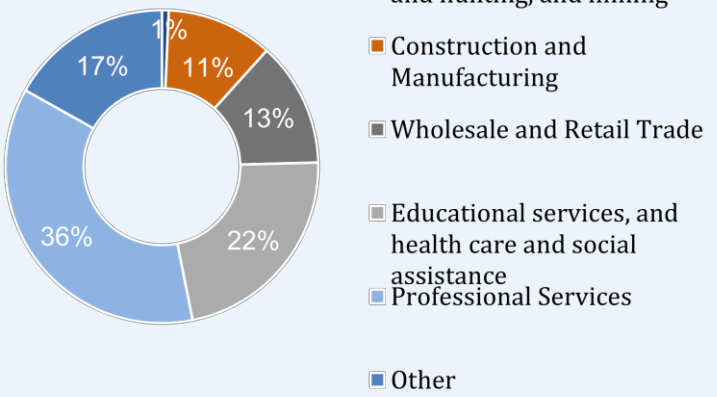


Population: **244,210**
Poverty Rate: **7.9% (50 out of 51 counties)**
Child Population: **51,278 (21%)**
Child Poverty Rate: **9.0% (50 out of 51 counties)**
Child Poverty Growth (2006-2011): **+9.2%**
Senior Poverty: **4.7%**
Senior Poverty Growth (2006-2011): **-0.2%**
Percent Holding 4-Year Degree (25 and above): **31.2%**
Children without Health Insurance Rate: **3.8%**
Adults without Health Insurance Rate: **12.2%**
Median Income: **$84,855**
Unemployment Rate: **5.8%**
Single Parent Households: **25.7%**
Single Mother Households Poverty Rate: **20.6%**

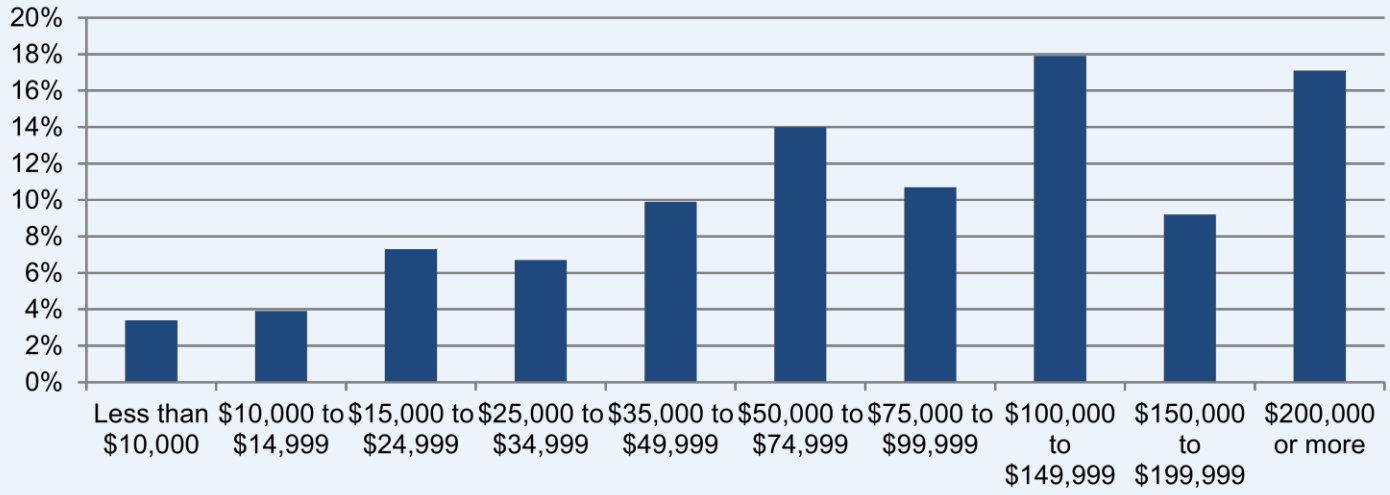
Child Ethnic Composition



Employment Distribution



Income Distribution



Los Angeles County

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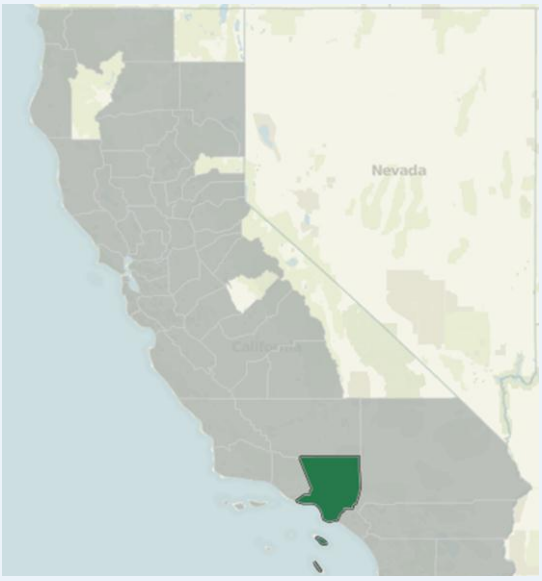
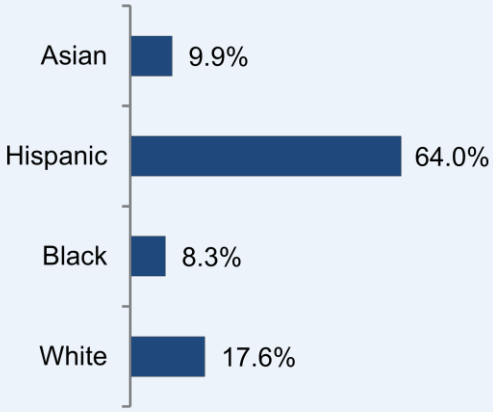
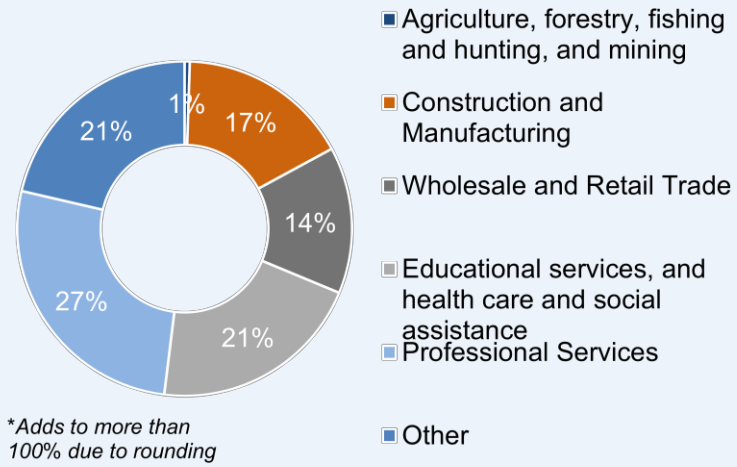


Population: **9,678,925**
Poverty Rate: **17.2% (22 out of 51 counties)**
Child Population: **2,366,561 (24.5%)**
Child Poverty Rate: **24.3% (17 out of 51 counties)**
Child Poverty Rate Growth (2006-2011): **+12.0%**
Senior Poverty: **12.5%**
Senior Poverty Growth (2006-2011): **+18.0%**
Percent Holding 4-Year Degree (25 and above): **19.1%**
Children without Health Insurance Rate: **10.4%**
Adults without Health Insurance Rate: **27.3%**
Median Household Income: **$54,630**
Unemployment Rate: **9.8%**
Single Parent Households: **33.7%**
Single Mother Households Poverty Rate: **36.7%**

Child Ethnic Composition

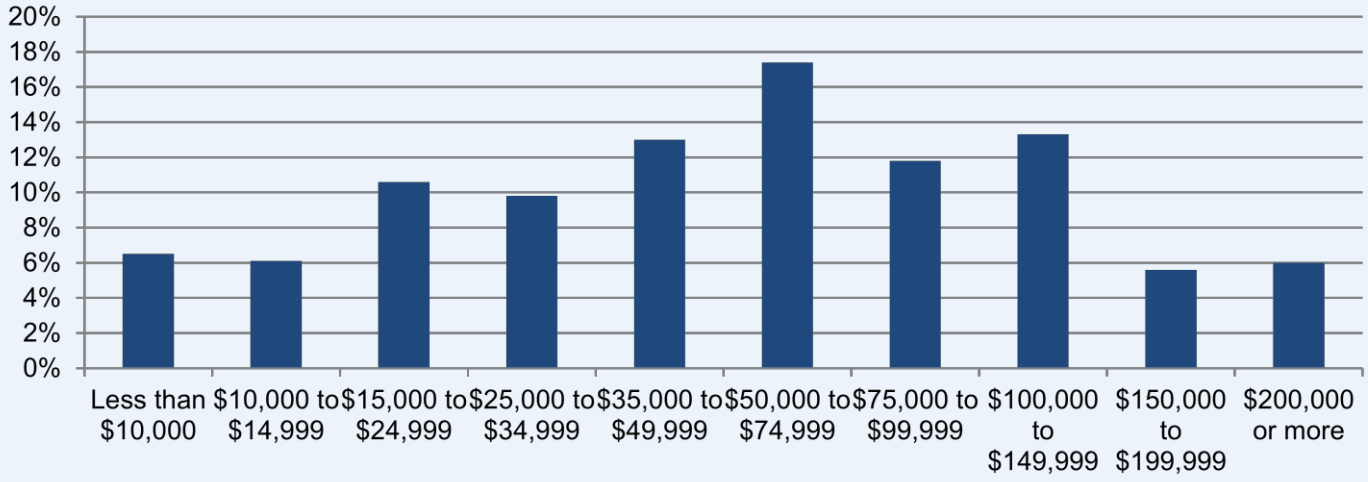


Employment Distribution



**Adds to more than 100% due to rounding*

Income Distribution



Sacramento County

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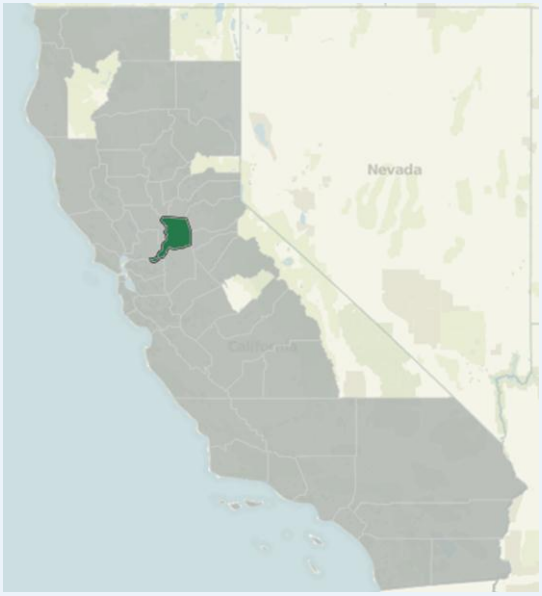
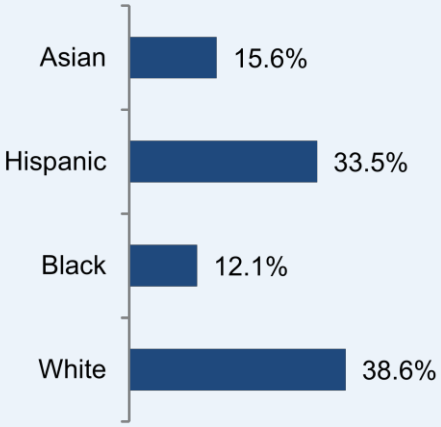
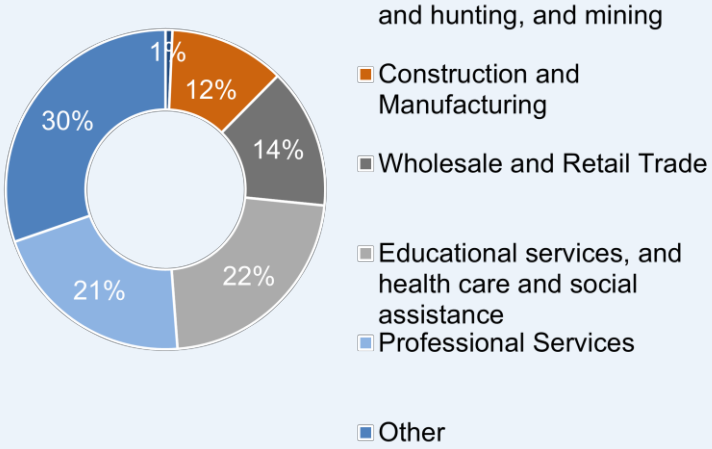


Population: **1,394,869**
Poverty Rate: **16.6% (24 out of 51 counties)**
Child Population: **356,038 (25.5%)**
Child Poverty Rate: **23.6% (20 out of 51 counties)**
Child Poverty Growth (2006-2011): **+32.9%**
Senior Poverty: **7.9%**
Senior Poverty Growth (2006-2011): **+1.7%**
Percent Holding 4-Year Degree (25 and above): **18.4%**
Children without Health Insurance Rate: **5.2%**
Adults without Health Insurance Rate: **16.1%**
Median Household Income: **$54,134**
Unemployment Rate: **10.0%**
Single Parent Households: **35.8%**
Single Mother Households Poverty Rate: **35.2%**

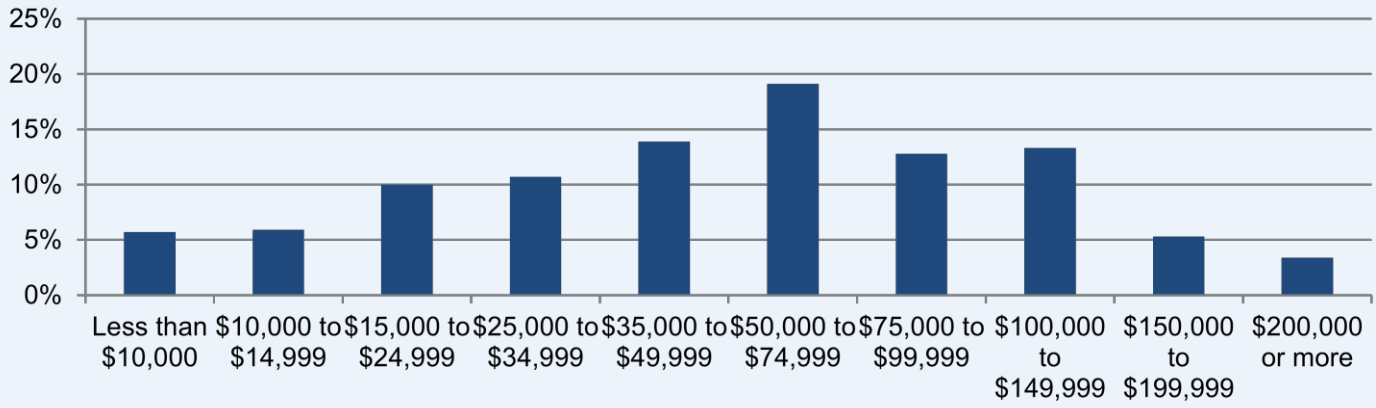
Child Ethnic Composition



Employment Distribution



Income Distribution



San Francisco County

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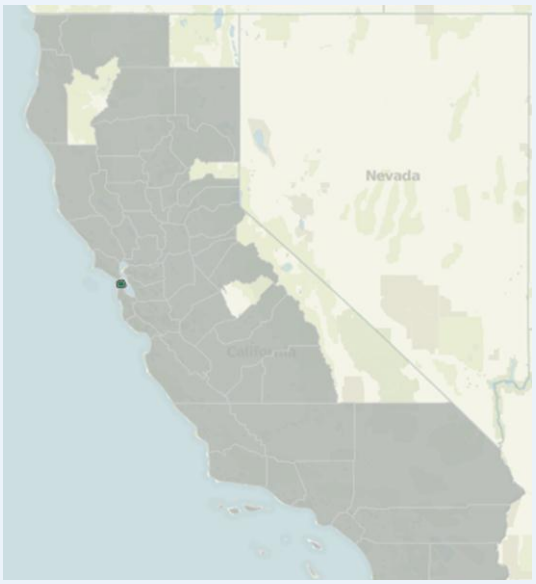
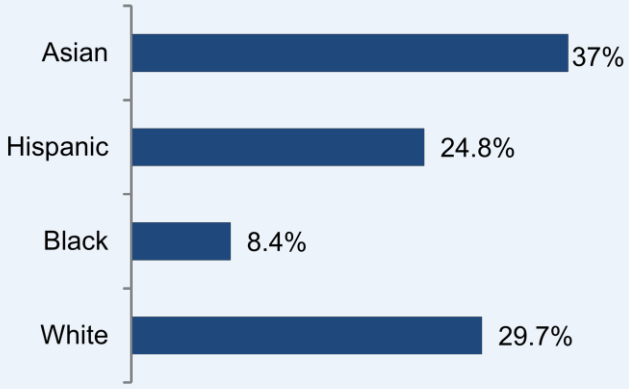
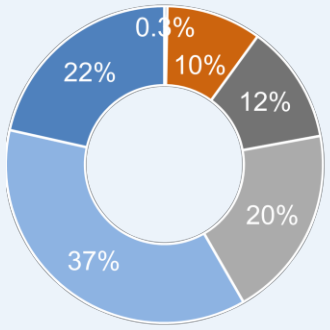


Population: **795,018**
Poverty Rate: **12.9% (36 out of 51 counties)**
Child Population: **106,477 (13.4%)**
Child Poverty Rate: **13.3% (45 out of 51 counties)**
Child Poverty Growth (2006-2011): **+14.5%**
Senior Poverty: **14.2%**
Senior Poverty Growth (2006-2011): **+37.2%**
Percent Holding 4-Year Degree (25 and above): **31.5%**
Children without Health Insurance Rate: **4.8%**
Adults without Health Insurance Rate: **11.9%**
Median Household Income: **$72,033**
Unemployment Rate: **6.7%**
Single Parent Households: **27.5%**
Single Mother Households Poverty Rate: **26.9%**

Child Ethnic Composition



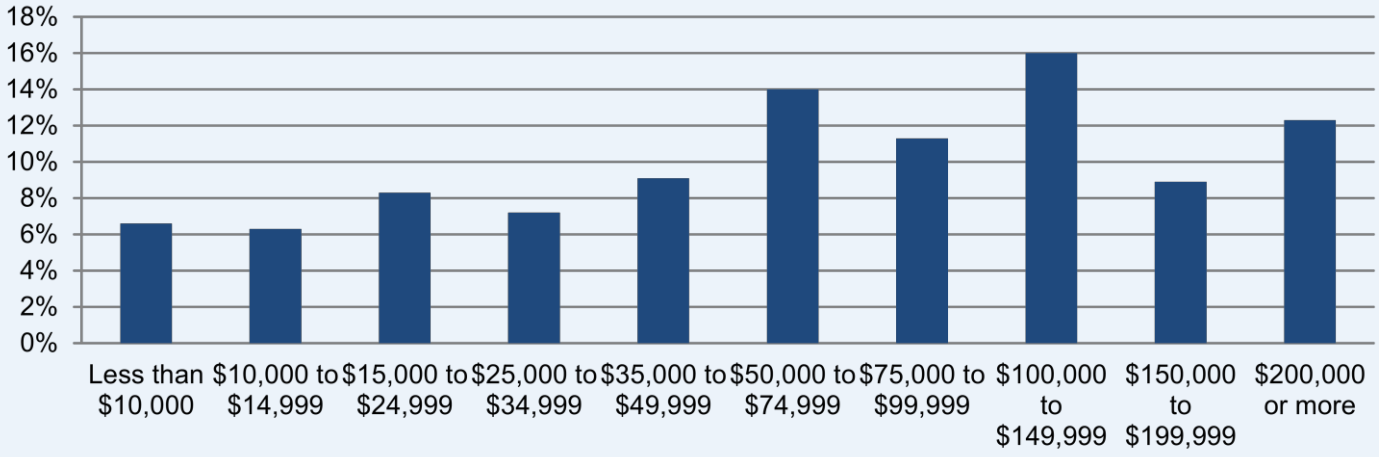
Employment Distribution



**Adds to more than 100% due to rounding*

- Agriculture, forestry, fishing and hunting, and mining
- Construction and Manufacturing
- Wholesale and Retail Trade
- Educational services, and health care and social assistance
- Professional Services
- Other

Income Distribution



Some of the answers to these shockingly high statistics can be found once again in ACS data, which outline the typical life of some single mothers. According to the data, among female-headed households in which no husband is present, single mothers live in renter-occupied housing at a rate of sixty percent. Put another way, the majority of women in this population find themselves as renters and thus blocked from the income enhancing properties of home-ownership.

Many of these women are primarily located in low-paying industries, such as service and retail, in which wage growth is relatively stagnant, and benefits hard to find.[26] Many women who are single householders with children have a higher rate of unemployment than either married households or single male father households. Indeed, as reported by the Bureau of Labor Statistics, single female householders with children experience unemployment at a rate that is nearly 10 percent higher than their similarly situated male counterparts (33% for women versus 24.1% for men) and, among single women with children under six years of age, unemployment jumps *dramatically* to over 40 percent while the rate for single male parents sees almost no change at 21.2 percent.[27] Simply put, single mothers have a more difficult time finding employment, and, once they do, they are likely to only find employment in industries where benefits are few, with schedules likely to conflict with family care.

Additionally, single mothers likely will not have access to the breadth and depth of assets of other family types, nor have the benefit of economies of scale available in married households. According to data from the Federal Deposit Insurance Corporation, nearly a majority of unmarried female households either have no access to bank accounts (19.1%) or have so little access to a bank account that they must rely on other forms of bank-like services (29.5%), such as payday loans, rent-to-own services, and non-bank check cashing to fulfill their financial needs.[28] Indeed, as Appendix F shows, while California does not have the highest rate of unbanked households in the country, it does have the second highest number of total unbanked individuals – at over one million households – making California's sheer size a compelling factor when analyzing these and other trends.

The Supplemental Poverty Measure

The introduction of further data from the Supplemental Poverty Measure (SPM) allows for a more nuanced view of people in poverty.[29] The SPM is designed to account for the deficiencies in the official poverty measure which does not consider tax credits or refunds received, taxes paid, in-kind benefits utilized, and much more.[30] While the official measure was able to accomplish its goal of identifying and quantifying poverty in 1965, many of the conditions that existed at that time are no longer present (e.g., increased costs for housing, transportation, and medical care, decreased costs for food and personal consumption, the growth of government programs and policies which have directly impacted family income etc.).

As the most current data on the SPM detail, when we change the way we measure poverty, we ultimately change many of the existing narratives surrounding the measure.[31] To reach this new measurement, the SPM uses data on housing prices in various geographic locations, receipt of government benefits such as the Earned Income Tax Credit, use of in-kind benefits such as the Supplemental Nutrition Assistance Program (formerly food stamps), and new equivalency measures to adjust the nature of poverty for families depending on household size outside of strictly familial relationships, among many other measures.[32] All of this is to say that the new measure, while not the officially recognized rate of poverty, gives us unprecedented insight into the nature of those people living in poverty.

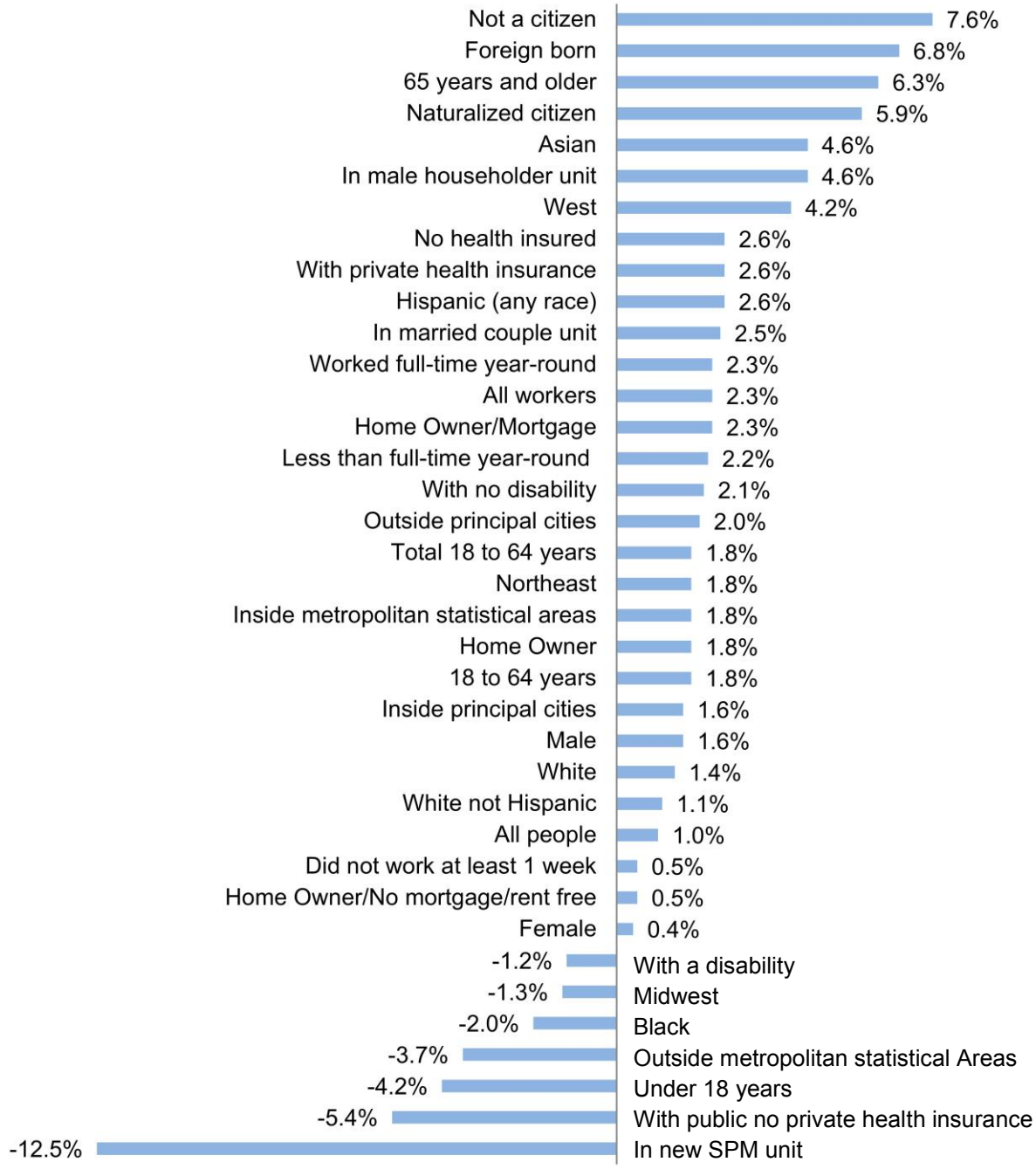
For example, comparing the SPM to the official measure, foreign born, non-citizens, Asians, those over 65 years of age, and single male households experienced an increased poverty rate near or above 5 percentage points. Additionally, those with public health insurance, children, and those living outside of cities saw a statistically significant decrease in their rate of poverty. Figure 9 details the changes in poverty from the official measure to the SPM, starting with the highest increases in poverty following to the highest decreases in poverty. From this simple graph we find clear evidence of a large shift in the nature of populations we describe as poor.

Among the most significant findings under the new measure, and its chief importance for this issue brief, is the large increase in poverty in California. As listed in Appendix G, California is far-and-away the state with the largest increase in poverty under the new measure. While fifteen states saw a statistically significant increase in their rate of poverty when measuring with the SPM, California's increase is almost fifty percent higher than the closest state (Hawaii) at 7.3 percent. With this increase, California jumps from 20th in the nation in terms of people who live in official poverty to first in the nation with a supplemental poverty rate of 23.5 percent.

There are several reasons for this vast gulf in poverty rates within California, and among the various states, depending on the measure. Among the variables that account for the increase in the SPM rate are the cost of housing, living within cities, medical-out-of-pocket expenses, and taxes paid, among others. Additionally, California has the largest non-citizen populations in the country – at 5.4 million – and, given the data presented in Figure 9, it is safe to assume that a large increase in poverty for this population is also driving overall poverty in the state.[33]

Yet, far from solely providing information on how poverty has risen in the United States, analysis of the SPM allows us to consider the policy choices that raise individuals *out of* poverty. Along with the new measure, researchers at the Census Bureau added data on the change in the SPM when certain programs or taxes are individually removed, giving us valuable information on their effect on people in poverty. As Appendix H shows, Social Security alone lifts over eight percent of the population out of poverty, followed by refundable tax credits like the EITC (2.8%) and food assistance through SNAP (1.5%). With this table we're able to quantify the impact of programs lifting individuals out of poverty, along with those costs and other factors that keep people *in* poverty.

Figure 9: Change in Poverty, from Official to Supplemental Poverty Measure (SPM)



Source: Kathleen Short, "The Research Supplemental Poverty Measure: 2011"

Despite the sign of hope that child poverty may be lower under the SPM than the official estimates, here in California it is unlikely that this new poverty measure would show much relief when it comes to childhood poverty. While the new measure isn't broken down for children in California (the SPM is not currently broken down by age by state), the levers that lower childhood poverty nationally, namely access to SNAP, EITC and other government benefits, are in desperate need of expansion here at home. In fact, the counties with the highest rates of childhood poverty also are counties with the highest rate of eligible recipients of food stamps who do not apply.

In fact, California is second to last in the country in terms of access to food assistance, according to the USDA's own measurement of participation among the states, with over half of the qualified population taking advantage of the program.[34] In addition, low-income Hispanic parents are the least likely recipients to claim the EITC on their tax returns, thus forgoing hundreds if not thousands of dollars in tax relief that could provide greater income security to poor and near-poor children.[35]

Among the largest drivers of poverty under the SPM measurement are medical-out-of-pocket expenses, which add 3.4 percent, or roughly 10 million people, to the poverty rolls nationwide.[36] In California there were approximately seven million people uninsured, or just over 21 percent of the population, costing state residents $8.2 billion.[37, 38] Indeed, poverty is intimately related to medical expenses and insurance coverage, a topic largely covered by existing research.[39] While more adults may soon get health insurance under the Affordable Care Act, many individuals without health insurance will not qualify because of their immigration status.

What remains important to the discussion of poverty, and what the SPM helps to reveal, is the multifaceted nature of the lives of those people who are poor. While the official poverty measure allows for a more consistent measure over time, given its use for the past forty-seven years, it is intuitively and empirically critical to recognize that many circumstances in this country have changed radically over that time, and that there are also many more policy programs available today to alleviate conditions of deprivation. As a new measure of poverty, the SPM is still under experimentation and refinement, but as the most current numbers suggest, the official poverty rate does not tell the entire story.

Concluding Thoughts

These sobering statistics on childhood and single mother poverty should not be taken as a fixed reality. The fact that over the past five years, throughout the height of the Great Recession, we were able to shield seniors from rapid increases in poverty is a testament not only to our values, but the ability of public policy to change the lives of real people. Because of this investment, from 2006 to 2011, 16 counties in California actually saw their rate of senior poverty fall.

Yet, as we have described throughout this paper, children and their parents, particularly single mothers and Hispanic families, have not fared as well. Limited opportunity to success early in life ripples forward as a child grows in to adulthood and families languishing in poverty now reduces future productivity significantly. Taking a deeper perspective, as we do in this poverty brief, allows for a more nuanced view outside of topline statistics.

California leaders should start addressing this problem by recognizing that tackling childhood poverty is critical to the economic future of our state. As California works to build a comprehensive plan to address childhood poverty, our leaders in Sacramento should immediately undertake two efforts to ameliorate the effects of childhood poverty. These small steps would both increase child well-being in California and begin to put California on a path toward greater economic security.

Increase Funding to Our Highest Poverty School Districts

Education facilitates economic mobility and is an especially important tool for lifting children of the next generation out of poverty. Indeed, as Patrice Engle and Maureen Black identify, preparing children for school and then successfully rearing them throughout the process yields significant dividends in preventing future poverty.[40]

In fact, children with a college education are more likely to exceed their parents' income compared to their peers without a college education.[41] Without a college education, children born into poverty have a significantly harder time escaping the bottom rung of the ladder compared to those with a college education. Higher education is crucial to boost the economic status of children from low-income families. Forty-five percent of children who are born into poverty and possess *no* college degree remain in the bottom quintile as adults compared to 16 percent of low-income children with a college degree.[42]

To put children on a pathway to college and successful careers, California must address the inequity in its current school financing mechanism. As California begins to grapple with the state budget, new proposals from the Governor's office, if adopted, would increase school funding to our most disadvantaged communities.[43] Indeed, given that over 300 school districts in California have a quarter or more of their students coming from households that live in poverty, reform must be an urgent priority.[44]

Those students in communities with the highest concentration of poverty and those whose first language is not English would be targeted in new school finance rules, helping to reorient funding toward those most in need. While controversial, these efforts conform with the prevailing research, which channels solutions to poverty directly through the classroom.

Improve Family Income Stability

While increased education funding can be used to decrease levels of poverty over time, direct benefit programs must also be strengthened to respond to the immediate needs of families in

California who are struggling with less and less. Research has consistently shown that public resources to combat poverty are being under-utilized by California citizens.[45]

California has to date been on the forefront of innovative efforts to make it easier to simultaneously apply for multiple social service benefits.[46] For example, some counties have implemented My Benefits CalWIN and C4yourself which provide a single online portal for applicants to apply for cash, food, or medical assistance in one location.[47] Users can apply, submit applications online, and track benefit balances by connecting to government resources. Additionally, Health-e-App provides synthesized support for applicants enrolling in Medi-Cal and Access for Infants and Mothers Program benefits in the state.

While encouraging, these efforts lack a unifying synthesis that will become even more important as the state seeks to expand health care coverage for individuals under the Affordable Care Act. In the last legislative session, Senator Kevin DeLeon introduced SB 970, which would have required the new California health exchange to develop a statewide approach to allowing individuals to simultaneously apply for health insurance, welfare assistance (CalWorks), and food stamps (CalFresh). The Governor vetoed the bill in the belief that the California Health Exchange was already working towards this goal. This type of integration, however, should be a priority as it will help ensure that California families living in poverty or at the edge of poverty have the income stability they need to begin to climb out and help their children thrive.

Tackling childhood poverty, and poverty experienced by vulnerable families in California, is not only the right thing to do for the next generation, it is essential to our prosperity. There are real steps that California can take today to begin to improve education and family income stability that will materially change the lives of children and will put us on a path to economic competitiveness in the future.

Appendix

APPENDIX A – Poverty Breakdown by State
Source: American Community Survey, B17001

Rank	State	Total Population	Child Population	Below Poverty Level	Child Poverty Level	% in Poverty	% Children in Poverty
1	**California**	**36,575,942**	**9,140,659**	**5,676,189**	**1,971,754**	**15.5%**	**21.6%**
2	Texas	24,639,906	6,789,675	4,379,172	1,732,276	17.8%	25.5%
3	Florida	18,442,768	3,931,427	2,969,987	912,158	16.1%	23.2%
4	New York	18,876,549	4,247,903	2,845,024	902,006	15.1%	21.2%
5	Ohio	11,226,284	2,677,859	1,777,415	619,154	15.8%	23.1%
6	Illinois	12,534,025	3,077,706	1,749,315	611,177	14.0%	19.9%
7	Georgia	9,451,643	2,453,658	1,686,034	603,820	17.8%	24.6%
8	Pennsylvania	12,293,896	2,740,196	1,621,222	509,461	13.2%	18.6%
9	Michigan	9,663,826	2,294,266	1,613,406	538,355	16.7%	23.5%
10	North Carolina	9,300,255	2,249,325	1,596,887	547,235	17.2%	24.3%
11	Arizona	6,270,356	1,601,840	1,104,797	398,665	17.6%	24.9%
12	Tennessee	6,196,744	1,469,690	1,097,580	373,424	17.7%	25.4%
13	Indiana	6,292,321	1,572,922	955,418	339,432	15.2%	21.6%
14	Missouri	5,810,319	1,390,999	881,478	295,957	15.2%	21.3%
15	Washington	6,611,259	1,550,296	876,844	274,559	13.3%	17.7%
16	Virginia	7,770,630	1,823,638	861,951	268,246	11.1%	14.7%
17	Alabama	4,665,495	1,117,100	859,893	297,458	18.4%	26.6%
18	New Jersey	8,617,832	2,036,351	858,982	288,304	10.0%	14.2%
19	Louisiana	4,408,095	1,101,110	824,906	293,711	18.7%	26.7%
20	South Carolina	4,492,571	1,063,053	816,485	281,259	18.2%	26.5%
21	Kentucky	4,213,951	1,004,382	790,525	264,693	18.8%	26.4%
22	Wisconsin	5,536,666	1,308,973	716,249	237,861	12.9%	18.2%
23	Massachusetts	6,331,047	1,398,701	709,307	201,281	11.2%	14.4%
24	Colorado	4,931,075	1,208,475	651,642	211,156	13.2%	17.5%
25	Mississippi	2,873,542	742,789	638,370	236,185	22.2%	31.8%

26	Oklahoma	3,642,299	914,334	612,305	216,354	16.8%	23.7%
27	Minnesota	5,189,589	1,261,494	601,199	189,404	11.6%	15.0%
28	Oregon	3,764,140	847,838	594,816	180,643	15.8%	21.3%
29	Maryland	5,640,390	1,328,588	546,487	167,939	9.7%	12.6%
30	Arkansas	2,836,814	698,122	538,029	193,281	19.0%	27.7%
31	New Mexico	2,020,578	511,694	407,406	147,228	20.2%	28.8%
32	Nevada	2,664,826	654,813	385,122	135,552	14.5%	20.7%
34	Iowa	2,949,490	712,118	364,270	118,448	12.4%	16.6%
35	Connecticut	3,463,999	804,870	350,440	107,411	10.1%	13.3%
36	Utah	2,726,222	858,603	345,730	125,019	12.7%	14.6%
37	West Virginia	1,799,526	376,646	322,674	93,030	17.9%	24.7%
38	Idaho	1,538,984	420,460	235,881	79,573	15.3%	18.9%
40	Nebraska	1,774,022	447,829	224,416	77,253	12.7%	17.3%
41	Maine	1,293,001	267,158	168,372	47,561	13.0%	17.8%
39	Hawaii	1325729	298405	147400	45310	11.1%	15.2%
42	Montana	966,880	218,645	144,321	44,289	14.9%	20.3%
43	Rhode Island	1,010,528	219,479	136,371	42,550	13.5%	19.4%
44	South Dakota	786,792	197,369	110,442	35,749	14.0%	18.1%
45	District of Columbia	571,504	101,904	108,037	31,329	18.9%	30.7%
46	New Hampshire	1,277,061	281,403	107,800	30,420	8.4%	10.8%
47	Delaware	874,250	201,828	102,356	36,051	11.7%	17.9%
48	North Dakota	651,311	147,340	80,691	21,901	12.4%	14.9%
50	Vermont	600,951	125,387	70,871	18,484	11.8%	14.7%
49	Alaska	695,371	184232	68189	24366	9.8%	13.2%
51	Wyoming	550,692	133,991	59,686	19,961	10.8%	14.9%

APPRENDIX B – Poverty Compared to Official and SPM Measures; Ranked by SPM, Largest to Smallest

Source: The Research Supplemental Poverty Measure: 2011, Table 4

Percentage of People in Poverty by State; 3-Year Averages: 2009-2011, in thousands										
State	Official 3-yr Average 2009-2011				SPM 3-yr Average 2009-2011				Difference	
	Number	±	Percentage	±	Number	±	Percentage	±	Number	Percent
United States	45,847	549	15.0	0.2	48,423	610	15.8	0.2	*2576	*0.8
California	**6,065**	**229**	**16.3**	**0.6**	**8,773**	**276**	**23.5**	**0.7**	***2708**	***7.3**
District of Columbia	115	9	19.0	1.5	141	9	23.2	1.5	*26	*4.3
Arizona	1,233	133	19.2	2.1	1,268	155	19.8	2.4	35	0.5
Florida	2,870	150	15.3	0.8	3,667	180	19.5	1.0	*797	*4.2
Nevada	406	41	15.1	1.5	522	45	19.4	1.7	*115	*4.3
Georgia	1,788	142	18.6	1.5	1,821	141	19.0	1.5	33	0.3
New York	3,067	179	16.0	0.9	3,409	154	17.8	0.8	*341	*1.8
Hawaii	165	19	12.5	1.5	229	24	17.4	1.8	*64	*4.9
Louisiana	849	88	19.1	2.0	758	63	17.0	1.4	*–91	*–2.0
Texas	4,479	238	17.8	1.0	4,145	208	16.5	0.8	*–334	*–1.3
Mississippi	613	41	21.1	1.5	460	45	15.8	1.6	*–153	*–5.3
Arkansas	511	71	17.7	2.5	449	61	15.6	2.1	*–61	*–2.1
New Mexico	405	41	20.0	2.0	312	32	15.4	1.6	*–94	*–4.6
South Carolina	763	61	16.7	1.3	696	54	15.2	1.2	*–67	*–1.5
Illinois	1,773	112	13.9	0.9	1,910	117	15.0	0.9	*137	*1.1
Tennessee	1,049	124	16.6	2.0	931	116	14.8	1.9	*–118	*–1.9
Indiana	1,038	113	16.3	1.8	931	90	14.6	1.4	*–108	*–1.7
Alabama	778	92	16.5	2.0	685	76	14.5	1.6	*–93	*–2.0
New Jersey	934	97	10.7	1.1	1,254	112	14.4	1.3	*319	*3.7
Colorado	639	68	12.8	1.4	715	57	14.3	1.2	*75	*1.5
Oregon	547	53	14.3	1.4	539	58	14.1	1.6	–8	–0.2
Delaware	115	11	12.9	1.2	125	11	14.0	1.2	*10	*1.1
North Carolina	1,574	119	16.7	1.3	1,298	118	13.8	1.3	*–276	*–2.9
Massachusetts	720	77	11.0	1.2	898	78	13.7	1.2	*178	*2.7
Maryland	577	50	10.0	0.9	784	63	13.6	1.1	*207	*3.6
Michigan	1,467	117	15.1	1.2	1,317	110	13.5	1.1	*–150	*–1.5
Kentucky	733	76	17.1	1.8	574	67	13.4	1.6	*–160	*–3.7
Missouri	916	99	15.5	1.7	763	117	12.9	2.0	*–154	*–2.6
Rhode Island	143	13	13.8	1.2	134	10	12.9	1.0	–9	–0.9
Oklahoma	537	60	14.5	1.6	471	51	12.7	1.4	*–66	*–1.8
Virginia	866	89	11.0	1.1	1,004	91	12.7	1.2	*139	*1.8
Alaska	86	11	12.3	1.5	88	10	12.6	1.5	2	0.3
Ohio	1,678	158	14.8	1.4	1,433	107	12.6	0.9	*–245	*–2.2
West Virginia	309	28	16.9	1.6	225	21	12.3	1.2	*–84	*–4.6
Connecticut	325	35	9.2	1.0	422	34	12.0	1.0	*97	*2.8
Montana	148	19	15.0	2.0	118	19	12.0	1.9	*–29	*–3.0
Washington	818	88	12.1	1.3	812	82	12.0	1.2	–6	–0.1
Idaho	226	38	14.6	2.5	185	26	11.9	1.8	*–41	*–2.6

Pennsylvania	1,527	107	12.1	0.9	1,454	99	11.5	0.8	–73	–0.6
Kansas	398	53	14.3	2.0	312	48	11.2	1.8	*–86	*–3.1
South Dakota	116	22	14.5	2.8	88	13	11.0	1.6	*–29	*–3.6
Maine	167	18	12.7	1.3	143	15	10.9	1.2	*–23	*–1.8
Wisconsin	654	79	11.6	1.4	596	71	10.6	1.3	*–58	*–1.0
Utah	287	34	10.4	1.2	293	42	10.5	1.5	5	0.2
New Hampshire	97	12	7.4	0.9	136	12	10.4	0.9	*39	*3.0
Minnesota	566	57	10.8	1.1	541	53	10.3	1.0	–25	–0.5
Nebraska	186	23	10.3	1.3	175	21	9.6	1.2	–12	–0.6
Vermont	67	7	10.8	1.2	57	7	9.2	1.2	*–10	*–1.6
Wyoming	56	6	10.0	1.2	51	7	9.2	1.1	*–5	*–.09
North Dakota	75	11	11.4	1.7	59	7	9.0	1.1	*–16	*–2.4
Iowa	323	31	10.7	1.0	253	23	8.4	0.8	*–70	*–2.3

APPENDIX C – Change in Child and Senior poverty from 2006 to 2011.
Source: American Community Survey, 2008 and 2011 3-Year Estimate, Table B17001

County	Child Poverty (2011)	Senior Poverty (2011)	Child Poverty (2008)	Senior Poverty (2008)	Change in Child Poverty	Change in Senior Poverty
Alameda County	16.0%	9.2%	13.6%	8.7%	18.1%	5.6%
Amador County	21.5%	5.4%	5.7%	6.5%	280.0%	-16.9%
Butte County	23.7%	7.2%	22.0%	6.2%	7.8%	16.1%
Calaveras County	3.7%	7.4%	19.3%	6.2%	-80.8%	19.5%
Colusa County	21.1%	11.6%	19.7%	7.1%	7.3%	63.4%
Contra Costa County	13.6%	6.1%	11.7%	6.1%	16.7%	0.4%
Del Norte County	27.0%	10.2%	31.1%	8.6%	-13.3%	18.6%
El Dorado County	11.0%	4.1%	10.7%	5.5%	2.9%	-26.1%
Fresno County	35.0%	11.8%	30.3%	9.8%	15.4%	20.1%
Glenn County	21.7%	8.7%	27.9%	9.6%	-22.1%	-9.7%
Humboldt County	22.2%	6.9%	20.3%	7.6%	9.6%	-9.3%
Imperial County	31.2%	18.1%	27.6%	12.2%	13.2%	48.8%
Kern County	32.2%	9.7%	27.2%	10.5%	18.4%	-8.0%
Kings County	31.0%	10.8%	24.7%	10.0%	25.4%	7.5%
Lake County	37.9%	9.3%	25.1%	6.5%	50.7%	43.1%
Lassen County	15.7%	9.8%	19.6%	8.7%	-20.0%	13.1%
Los Angeles County	24.3%	12.5%	21.7%	10.6%	12.0%	18.0%
Madera County	33.4%	9.3%	26.2%	9.0%	27.4%	3.5%
Marin County	9.0%	4.7%	8.2%	4.7%	9.2%	-0.2%
Mendocino County	27.4%	8.4%	22.7%	10.0%	20.7%	-16.1%
Merced County	36.0%	13.3%	28.2%	11.3%	27.5%	18.0%
Monterey County	25.5%	7.6%	15.8%	7.4%	61.2%	3.0%
Napa County	15.8%	6.6%	12.4%	8.0%	27.9%	-17.7%
Nevada County	16.6%	4.8%	10.2%	4.3%	62.6%	10.4%
Orange County	16.3%	8.2%	12.7%	6.9%	28.5%	18.1%
Placer County	10.1%	7.1%	5.6%	6.3%	80.9%	12.2%
Riverside County	21.8%	8.8%	16.2%	7.8%	34.3%	12.6%
Sacramento County	23.6%	7.9%	17.8%	7.8%	32.9%	1.7%
San Benito County	19.7%	8.1%	8.7%	7.7%	127.6%	4.9%
San Bernardino County	24.9%	10.8%	18.8%	8.3%	32.1%	29.4%

San Diego County	18.3%	8.3%	15.3%	7.7%	19.3%	7.1%
San Francisco County	13.3%	14.2%	11.6%	10.3%	14.5%	37.2%
San Joaquin County	24.0%	9.8%	20.6%	9.8%	16.4%	0.0%
San Luis Obispo County	14.6%	6.3%	10.5%	6.3%	39.2%	0.3%
San Mateo County	9.1%	6.2%	8.5%	6.8%	6.6%	-8.6%
Santa Barbara County	20.4%	5.8%	15.5%	7.1%	31.3%	-18.5%
Santa Clara County	12.6%	8.0%	9.9%	6.4%	26.9%	25.8%
Santa Cruz County	15.5%	7.8%	14.3%	6.6%	8.3%	18.3%
Shasta County	23.4%	7.2%	23.7%	7.4%	-1.1%	-3.0%
Siskiyou County	27.2%	9.4%	21.1%	8.5%	29.2%	10.6%
Solano County	17.5%	6.9%	12.6%	7.2%	39.0%	-4.6%
Sonoma County	14.6%	6.3%	13.2%	5.8%	10.4%	8.3%
Stanislaus County	28.5%	11.5%	19.5%	7.2%	46.2%	60.6%
Sutter County	22.1%	7.3%	18.3%	8.5%	20.9%	-13.7%
Tehama County	27.9%	6.9%	27.0%	9.4%	3.5%	-26.6%
Tulare County	33.2%	11.0%	31.2%	12.1%	6.3%	-9.4%
Tuolumne County	21.6%	6.2%	13.3%	2.6%	63.0%	142.7%
Ventura County	14.9%	7.8%	12.2%	6.3%	22.4%	23.8%
Yolo County	19.3%	9.8%	15.3%	6.6%	26.2%	49.5%
Yuba County	28.8%	8.4%	24.9%	9.0%	15.6%	-6.6%

APPENDIX D – Poverty Rate, Child Poverty Rate, Single Mother Poverty Rate, and Median Income by County
Source: American Community Survey, DP03 and B17001

Rank	County	Poverty Rate	Child Poverty Rate	Single Mother Poverty Rate	Single Parent Household*	Median Income
1	Lake County	24.6%	37.9%	57.2%	38.4%	$36,636
2	Merced County	25.4%	36.0%	51.1%	33.2%	$41,588
3	Fresno County	24.7%	35.0%	49.2%	36.1%	$45,786
4	Madera County	22.7%	33.4%	52.5%	31.3%	$46,035
5	Tulare County	24.2%	33.2%	49.3%	34.6%	$42,597
6	Kern County	22.8%	32.2%	49.7%	37.0%	$46,793
7	Imperial County	23.7%	31.2%	47.1%	36.0%	$40,304
8	Kings County	20.5%	31.0%	55.5%	28.6%	$47,314
9	Yuba County	20.8%	28.8%	47.4%	32.5%	$43,920
10	Stanislaus County	20.4%	28.5%	46.3%	32.6%	$48,170
11	Tehama County	19.5%	27.9%	45.8%	31.3%	$39,392
12	Mendocino County	18.9%	27.4%	39.9%	39.6%	$42,001
13	Siskiyou County	21.0%	27.2%	60.0%	38.8%	$37,776
14	Del Norte County	20.5%	27.0%	48.4%	41.2%	$35,890
15	Monterey County	17.1%	25.5%	36.6%	31.4%	$56,808
16	San Bernardino County	18.2%	24.9%	38.1%	33.2%	$53,496
17	Los Angeles County	17.2%	24.3%	36.7%	33.7%	$54,630
18	San Joaquin County	17.7%	24.0%	39.5%	32.8%	$52,269
19	Butte County	20.3%	23.7%	39.4%	37.1%	$42,608
20	Sacramento County	16.6%	23.6%	35.2%	35.8%	$54,134
21	Shasta County	17.7%	23.4%	42.4%	38.0%	$42,931
22	Humboldt County	19.2%	22.2%	41.9%	41.4%	$39,527
23	Sutter County	15.3%	22.1%	40.0%	27.4%	$49,551
24	Riverside County	15.7%	21.8%	34.7%	28.6%	$55,729
25	Glenn County	18.2%	21.7%	25.6%	31.1%	$44,733
26	Tuolumne County	14.9%	21.6%	44.1%	30.4%	$46,086
27	Amador County	12.6%	21.5%	51.5%	31.1%	$52,465

28	Colusa County	13.8%	21.1%	44.7%	38.2%	$47,880
29	Plumas County	15.2%	20.6%	26.2%	42.4%	$41,119
30	Santa Barbara County	15.8%	20.4%	31.3%	31.0%	$60,652
31	San Benito County	13.6%	19.7%	41.0%	28.1%	$62,892
32	Yolo County	19.9%	19.3%	33.8%	27.3%	$56,311
33	San Diego County	14.2%	18.3%	32.4%	28.1%	$61,247
34	Solano County	12.1%	17.5%	30.9%	32.7%	$66,794
35	Nevada County	11.8%	16.6%	28.3%	31.3%	$56,267
36	Orange County	12.0%	16.3%	27.8%	24.6%	$73,596
37	Alameda County	12.6%	16.0%	31.1%	28.4%	$69,465
38	Napa County	11.1%	15.8%	30.7%	27.4%	$68,403
39	Lassen County	14.4%	15.7%	36.6%	37.2%	$51,799
40	Santa Cruz County	14.6%	15.5%	31.5%	29.7%	$63,304
41	Ventura County	10.8%	14.9%	28.7%	26.4%	$74,456
42	Sonoma County	11.6%	14.6%	25.2%	29.6%	$62,692
43	San Luis Obispo County	14.4%	14.6%	28.5%	28.8%	$55,842
44	Contra Costa County	10.3%	13.6%	28.7%	25.9%	$76,186
45	San Francisco County	12.9%	13.3%	26.9%	27.5%	$72,033
46	Santa Clara County	10.1%	12.6%	25.9%	20.7%	$87,148
47	El Dorado County	8.8%	11.0%	27.6%	23.7%	$67,742
48	Placer County	8.4%	10.1%	25.7%	22.7%	$71,043
49	San Mateo County	7.4%	9.1%	22.1%	19.9%	$85,942
50	Marin County	7.9%	9.0%	20.6%	25.7%	$84,855
51	Calaveras County	8.2%	3.7%	8.2%	17.9%	$54,007

***Percentage shown is proportion of single parent household, male and female, of all households with children under 18 years of age.**

APPENDIX E – Unemployment, Underemployment, and Marginally Attached Workers by State

Source: Bureau of Labor Statistics, Alternative Measures of Labor Underutilization, October 2012

Rank	State	Official Unemployment (%)	Unemployed and Underemployed (%)	Difference (%)
1	Nevada	11.9	21.4	9.5
2	Rhode Island	11.1	18.3	7.2
3	**California**	**10.8**	**19.6**	**8.8**
4	South Carolina	9.5	16.3	6.8
5	North Carolina	9.4	17	7.6
6	New Jersey	9.4	15.6	6.2
7	Mississippi	9.4	15.5	6.1
8	Georgia	9.3	15.9	6.6
9	District of Columbia	9.3	14.5	5.2
10	Michigan	9.1	17	7.9
11	Illinois	9	16.3	7.3
12	Oregon	8.9	17.3	8.4
13	Florida	8.9	16.4	7.5
14	New York	8.8	14.8	6
15	Washington	8.7	17.1	8.4
16	Arizona	8.6	16.1	7.5
17	Indiana	8.5	14.7	6.2
18	Connecticut	8.4	14.7	6.3
19	Kentucky	8.4	14.3	5.9
20	United States	8.3	15	6.7
21	Alabama	8.3	13.6	5.3
22	Colorado	8.2	15	6.8
23	Tennessee	7.9	13.3	5.4
24	Maine	7.8	14.9	7.1
25	Alaska	7.8	13.1	5.3
26	Pennsylvania	7.7	13.9	6.2
27	Idaho	7.6	15.3	7.7
28	Ohio	7.5	13.6	6.1
29	Arkansas	7.5	13.1	5.6
30	West Virginia	7.5	13	5.5
31	Louisiana	7.5	12.7	5.2
32	New Mexico	7.2	14.8	7.6
33	Wisconsin	7.2	13	5.8
34	Missouri	7.1	12.9	5.8
35	Delaware	7	13.6	6.6
36	Texas	6.9	12.5	5.6
37	Maryland	6.9	12.1	5.2
38	Hawaii	6.7	13.7	7
39	Massachusetts	6.6	13.2	6.6
40	Virginia	6.2	11.9	5.7

41	Montana	6.1	14.4	8.3
42	Minnesota	5.8	11.9	6.1
43	Kansas	5.8	10.4	4.6
44	Wyoming	5.7	10.4	4.7
45	Utah	5.5	11.2	5.7
46	New Hampshire	5.5	11.1	5.6
47	Oklahoma	5.5	9.9	4.4
48	Iowa	5.3	10.2	4.9
49	Vermont	5.2	11.1	5.9
50	South Dakota	4.5	8.5	4
51	Nebraska	4.2	9.1	4.9
52	North Dakota	3.3	6	2.7

APPENDIX F – Unbanked and Underbanked Households by State (thousands)
Source: 2011 FDIC National Survey of Unbanked and Underbanked Households, September 2012, Table C-1

Rank	Geography	All Households		Unbanked		Has a Bank Account					
						Underbanked		Fully Banked		Banked, but Status Unknown	
		Estimate	%	Estimate	%	Estimate	%	Estimate	%	Estimate	%
	All US Households	120,408	100	9,875	8.2	24,199	20.1	82,830	68.8	3,504	2.9
1	Texas	9,136	100	1,167	12.8	2,481	27.2	5,309	58.1	180	2
2	California	13,191	100	1,030	7.8	2,374	18	9,355	70.9	432	3.3
3	New York	7,677	100	740	9.6	1,487	19.4	5,159	67.2	291	3.8
4	Florida	7,801	100	570	7.3	1,645	21.1	5,309	68.1	277	3.5
5	Georgia	3,834	100	442	11.5	1,026	26.8	2,248	58.6	118	3.1
6	Ohio	4,719	100	414	8.8	912	19.3	3,172	67.2	220	4.7
7	Illinois	4,956	100	374	7.6	879	17.7	3,546	71.6	156	3.2
8	North Carolina	3,878	100	359	9.3	840	21.7	2,579	66.5	100	2.6
9	Pennsylvania	5,161	100	315	6.1	931	18	3,771	73.1	143	2.8
10	Michigan	3,969	100	307	7.7	685	17.3	2,824	71.2	153	3.9
11	Arizona	2,622	100	304	11.6	537	20.5	1,734	66.1	46	1.8
12	Tennessee	2,605	100	283	10.9	473	18.1	1,818	69.8	31	1.2
13	Missouri	2,490	100	237	9.5	514	20.6	1,681	67.5	59	2.4
14	New Jersey	3,202	100	212	6.6	621	19.4	2,297	71.7	73	2.3
15	Louisiana	1,816	100	209	11.5	495	27.2	1,066	58.7	46	2.6
16	Indiana	2,560	100	201	7.8	489	19.1	1,817	71	53	2.1
17	Virginia	3,008	100	199	6.6	503	16.7	2,138	71.1	168	5.6
18	Alabama	1,889	100	193	10.2	544	28.8	1,099	58.2	53	2.8
19	Kentucky	1,819	100	179	9.9	391	21.5	1,225	67.3	24	1.3
20	Mississippi	1,143	100	173	15.1	269	23.6	696	60.9	6	0.5
21	South Carolina	1,787	100	166	9.3	369	20.6	1,219	68.2	34	1.9
22	Oklahoma	1,503	100	164	10.9	349	23.2	935	62.2	54	3.6
23	Arkansas	1,142	100	141	12.3	321	28.1	658	57.6	22	1.9
24	Massachusetts	2,614	100	128	4.9	369	14.1	2,029	77.6	88	3.4

25	Maryland	2,170	100	123	5.6	461	21.2	1,528	70.4	59	2.7
26	Washington	2,748	100	123	4.5	533	19.4	2,012	73.2	80	2.9
27	Colorado	1,974	100	107	5.4	317	16.1	1,510	76.5	40	2
28	Wisconsin	2,316	100	105	4.5	329	14.2	1,823	78.7	58	2.5
29	New Mexico	816	100	94	11.5	193	23.6	494	60.6	35	4.3
30	Minnesota	2,163	100	90	4.1	272	12.6	1,763	81.5	38	1.8
31	Kansas	1,136	100	81	7.1	223	19.7	814	71.6	18	1.6
32	Nevada	1,035	100	77	7.5	323	31.2	600	58	35	3.3
33	Connecticut	1,365	100	73	5.3	208	15.2	1,056	77.3	28	2.1
34	West Virginia	762	100	72	9.5	146	19.2	505	66.3	39	5.1
35	Oregon	1,522	100	65	4.3	219	14.4	1,195	78.5	44	2.9
36	Iowa	1,244	100	54	4.4	215	17.2	932	74.9	43	3.5
37	Idaho	589	100	33	5.7	112	19	432	73.3	12	2
38	District of Columbia	281	100	31	10.9	63	22.3	180	63.9	8	2.9
39	Rhode Island	423	100	30	7	75	17.8	304	71.8	14	3.4
40	Nebraska	734	100	27	3.7	130	17.8	559	76.2	17	2.3
41	Utah	926	100	26	2.8	195	21	694	74.9	12	1.2
42	Delaware	346	100	23	6.7	54	15.5	262	75.9	7	1.9
43	Montana	426	100	21	4.8	93	22	303	71.2	9	2
44	Maine	546	100	20	3.7	104	19	413	75.6	9	1.7
45	Hawaii	443	100	17	3.8	89	20	313	70.7	24	5.5
46	North Dakota	283	100	15	5.3	51	18	210	74.4	6	2.3
47	South Dakota	329	100	15	4.4	72	22	236	71.6	6	1.9
48	Alaska	276	100	14	5.2	56	20.2	196	71	10	3.6
49	Wyoming	236	100	14	5.8	50	21.1	167	70.6	6	2.6
50	New Hampshire	526	100	10	1.9	66	12.5	439	83.5	11	2.1
51	Vermont	269	100	9	3.4	47	17.4	207	77.1	6	2.1

APPENDIX G – Change in poverty from Official to SPM Measure by State
Source: U.S. Census Bureau, Research Supplemental Poverty Measure: 2011, Table 4

Rank	Percentage of People in Poverty by State; 3-Year Averages: 2009-2011, in thousands										
	State	Official 3-yr Average 2009-2011				SPM 3-yr Average 2009-2011				Difference	
		Number	±	Percentage	±	Number	±	Percentage	±	Number	Percent
	United States	45,847	549	15.0	0.2	48,423	610	15.8	0.2	*2576	0.8%
1	**California**	**6,065**	**229**	**16.3**	**0.6**	**8,773**	**276**	**23.5**	**0.7**	***2708**	**7.3%**
2	Hawaii	165	19	12.5	1.5	229	24	17.4	1.8	*64	4.9%
3	District of Columbia	115	9	19.0	1.5	141	9	23.2	1.5	*26	4.3%
4	Nevada	406	41	15.1	1.5	522	45	19.4	1.7	*115	4.3%
5	Florida	2,870	150	15.3	0.8	3,667	180	19.5	1.0	*797	4.2%
6	New Jersey	934	97	10.7	1.1	1,254	112	14.4	1.3	*319	3.7%
7	Maryland	577	50	10.0	0.9	784	63	13.6	1.1	*207	3.6%
8	New Hampshire	97	12	7.4	0.9	136	12	10.4	0.9	*39	3.0%
9	Connecticut	325	35	9.2	1.0	422	34	12.0	1.0	*97	2.8%
10	Massachusetts	720	77	11.0	1.2	898	78	13.7	1.2	*178	2.7%
11	New York	3,067	179	16.0	0.9	3,409	154	17.8	0.8	*341	1.8%
12	Virginia	866	89	11.0	1.1	1,004	91	12.7	1.2	*139	1.8%
13	Colorado	639	68	12.8	1.4	715	57	14.3	1.2	*75	1.5%
14	Illinois	1,773	112	13.9	0.9	1,910	117	15.0	0.9	*137	1.1%
15	Delaware	115	11	12.9	1.2	125	11	14.0	1.2	*10	1.1%
16	Wyoming	56	6	10.0	1.2	51	7	9.2	1.1	*–5	-0.1%
17	Wisconsin	654	79	11.6	1.4	596	71	10.6	1.3	*–58	-1.0%
18	Texas	4,479	238	17.8	1.0	4,145	208	16.5	0.8	*–334	-1.3%
19	Mississippi	613	41	21.1	1.5	460	45	15.8	1.6	*–153	-1.5%
20	South Carolina	763	61	16.7	1.3	696	54	15.2	1.2	*–67	-1.5%
21	Michigan	1,467	117	15.1	1.2	1,317	110	13.5	1.1	*–150	-1.5%
22	Vermont	67	7	10.8	1.2	57	7	9.2	1.2	*–10	-1.6%
23	Indiana	1,038	113	16.3	1.8	931	90	14.6	1.4	*–108	-1.7%
24	Oklahoma	537	60	14.5	1.6	471	51	12.7	1.4	*–66	-1.8%

25	Maine	167	18	12.7	1.3	143	15	10.9	1.2	*–23	-1.8%
26	Tennessee	1,049	124	16.6	2.0	931	116	14.8	1.9	*–118	-1.9%
27	Louisiana	849	88	19.1	2.0	758	63	17.0	1.4	*–91	-2.0%
28	Alabama	778	92	16.5	2.0	685	76	14.5	1.6	*–93	-2.0%
29	Arkansas	511	71	17.7	2.5	449	61	15.6	2.1	*–61	-2.1%
30	Ohio	1,678	158	14.8	1.4	1,433	107	12.6	0.9	*–245	-2.2%
31	Iowa	323	31	10.7	1.0	253	23	8.4	0.8	*–70	-2.3%
32	North Dakota	75	11	11.4	1.7	59	7	9.0	1.1	*–16	-2.4%
33	Missouri	916	99	15.5	1.7	763	117	12.9	2.0	*–154	-2.6%
34	Idaho	226	38	14.6	2.5	185	26	11.9	1.8	*–41	-2.6%
35	North Carolina	1,574	119	16.7	1.3	1,298	118	13.8	1.3	*–276	-2.9%
36	Montana	148	19	15.0	2.0	118	19	12.0	1.9	*–29	-3.0%
37	Kansas	398	53	14.3	2.0	312	48	11.2	1.8	*–86	-3.1%
38	South Dakota	116	22	14.5	2.8	88	13	11.0	1.6	*–29	-3.6%
39	Kentucky	733	76	17.1	1.8	574	67	13.4	1.6	*–160	-3.7%
40	New Mexico	405	41	20.0	2.0	312	32	15.4	1.6	*–94	-4.6%
41	West Virginia	309	28	16.9	1.6	225	21	12.3	1.2	*–84	-4.6%
42	Arizona	1,233	133	19.2	2.1	1,268	155	19.8	2.4	35	0.5%
43	Georgia	1,788	142	18.6	1.5	1,821	141	19.0	1.5	33	0.3%
44	Alaska	86	11	12.3	1.5	88	10	12.6	1.5	2	0.3%
45	Utah	287	34	10.4	1.2	293	42	10.5	1.5	5	0.2%
46	Washington	818	88	12.1	1.3	812	82	12.0	1.2	–6	-0.1%
47	Oregon	547	53	14.3	1.4	539	58	14.1	1.6	–8	-0.2%
48	Minnesota	566	57	10.8	1.1	541	53	10.3	1.0	–25	-0.5%
49	Pennsylvania	1,527	107	12.1	0.9	1,454	99	11.5	0.8	–73	-0.6%
50	Nebraska	186	23	10.3	1.3	175	21	9.6	1.2	–12	-0.6%
51	Rhode Island	143	13	13.8	1.2	134	10	12.9	1.0	–9	-0.9%

APPENDIX H – Change in poverty individually excluding programs

Source: U.S. Census Bureau, Research Supplemental Poverty Measure: 2011, Table 5a

Effect of Excluding Individual Elements on SPM Rates: 2011									
Elements	**All Persons**		**Children**		**Adults 18-64**		**65 and Older**		
	Estimate (%)	**±**	**Estimate(%)**	**±**	**Estimate(%)**	**±**	**Estimate (%)**	**±**	**% Effect for All Persons**
Research SPM	16.1	0.3	18.1	0.5	15.5	0.3	15.1	0.5	*
Social Security	24.4	0.3	20.3	0.5	19.7	0.3	54.1	0.8	8.3
Refundable tax credits	18.9	0.3	24.4	0.5	17.7	0.3	15.2	0.5	2.8
SNAP	17.6	0.3	21	0.5	16.8	0.3	15.8	0.6	1.5
Unemployment insurance	17.2	0.3	19.4	0.5	16.8	0.3	15.5	0.5	1.1
SSI	17.2	0.3	18.9	0.5	16.7	0.3	16.3	0.6	1.1
Housing subsidies	17	0.3	19.5	0.5	16.3	0.3	16.3	0.6	0.9
Child support received	16.5	0.3	19.1	0.5	15.8	0.3	15.1	0.5	0.4
School lunch	16.4	0.3	19	0.5	15.8	0.3	15.1	0.5	0.3
TANF/General Assistance	16.4	0.3	18.7	0.5	15.7	0.3	15.1	0.5	0.3
WIC	16.2	0.3	18.4	0.5	15.6	0.3	15.1	0.5	0.1
LIHEAP	16.2	0.3	18.2	0.5	15.6	0.3	15.1	0.5	0.1
Workers compensation	16.2	0.3	18.2	0.5	15.7	0.3	15.1	0.5	0.1
Child support paid	16	0.3	18	0.5	15.4	0.3	15	0.5	-0.1
Federal income tax	15.6	0.3	17.8	0.5	15	0.3	14.8	0.5	-0.5
FICA	14.8	0.3	16.4	0.5	14.2	0.3	14.8	0.5	-1.3
Work expense	14.4	0.3	15.9	0.5	13.8	0.3	14.7	0.5	-1.7
Medical Out of Pocket	12.7	0.3	15.4	0.5	12.7	0.3	8	0.4	-3.4

NOTE ON USE: This table represents the effect on the "Research SPM" – or the supplemental poverty – when one item used to calculate family income is removed and all other items are left unchanged. For example, when food assistance through SNAP is removed from the calculation the poverty estimate moves from 16.1% to 17.6%, for an increase of 1.5%. In other words, without the income the SNAP program sends to families in need we would see 1.5% more people in poverty.

Endnotes

[1] The Department of Health and Human Services gives a helpful breakdown of the poverty thresholds for 2012, which are commonly used at the federal and state level. For a family of four, the official poverty guideline – or the threshold of total annual household income below which a family will be considered poor – is $23,050. Developed in 1965, these thresholds are still developed today as the theoretical cost of the amount necessary to reach subsistent nutrition, or one-third of a families' income. Thus, the poverty thresholds are set at three time this level in order to model what could be considered the smallest socially acceptable level of household provision. The threshold varies by family size and increases each year based on inflation rates determined by the Bureau of Labor Statistic's Consumer Price Index. The measure is purely a function of pre-tax money income held by a household and does not include government benefits or subtract any taxes paid. Further guideline information is available at http://aspe.hhs.gov/poverty/12poverty.shtml and a description of the development of the poverty threshold is available at http://www.census.gov/hhes/povmeas/publications/orshansky.html.

[2] All data from the American Community Survey are derived from analyzing 3-year estimates using the Census Bureau's American FactFinder. Three year data were chosen to strike a balance between data currency and validity. Using 1-year estimates would show the most current state of poverty in California, but it would give us little knowledge about trends over time or more specific data at the county level. While the Census offers 5-year estimates which would deliver more data for smaller geographic areas, it was felt that such a path would erode the emerging trends we would like to highlight. Data are available at http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml.

[3] See Appendix A for a ranked breakdown of poverty statistics by state.

[4] The Supplemental Poverty Measure (SPM) is a new measure of poverty developed by the Census Bureau in consultation with the Bureau of Labor Statistics and various other government agencies. It seeks to address the aforementioned deficiencies in the official poverty measure, which does not account for government assistance or taxes paid, among other things. The SPM is designed to measure money income, subtracting in-kind and cash assistance from the government, taxes paid by families, medical out-of-pocket expenses, and child support either paid or received. The measure also sets the poverty threshold at the 33rd percentile of two-parent, two-child household spending on food, clothing, shelter, and utilities (FCSU) and is indexed to vary among geographic locations. All together, the poverty threshold is designed to be analytically closer to the model minimum spending necessary to support a family given current government policy and market conditions. More information on the latest release is available at http://www.census.gov/prod/2012pubs/p60-244.pdf.

[5] While great care was taken to normalize the data available for analysis, the official poverty level recorded by the American Community Survey's 3-year estimates does differ slightly from the Supplemental Poverty Measure breakdown. For further context, compare Census Table S1701 to see differences in measures of poverty broken down by age, race, gender, etc.

[6] Defined here as children in households that live at or below 200% of the federal poverty level.

[7] Sarah Fass, Kinsey Alden Dinan, and Yuminko Aratani, "Child Poverty and Intergenerational Mobility," National Center for Children in Poverty (2009), available at http://www.nccp.org/publications/pdf/text_911.pdf.

[8] Appendix B shows the breakdown by state comparing the official poverty measure to the SPM measure. Along with California, fifteen other states also experienced a statistically significant increase in their poverty rates using the new measure.

[9] As a sign of growing trends nationally, over half of births to women under 30 (an age range that encapsulates two-thirds of all births) are to single parents. See Jason DeParle, "For Women Under 30, Most Births Occur Outside Marriage," available at http://www.nytimes.com/2012/02/18/us/for-women-under-30-most-births-occur-outside-marriage.html?pagewanted=all&_r=0.

[10] See Appendix A.

[11] Jeffery Passel, Gretchen Livingston, and D'Vera Cohn, "Explaining Why Minority Births Now Outnumber White Births," Pew Research Center (2012), available at http://www.pewsocialtrends.org/2012/05/17/explaining-why-minority-births-now-outnumber-white-births/.

[12] See Census Table B17001A through B17001H for a breakdown of poverty statistics by sex and age for California.

[13] American Community Survey (ACS) data are derived from sample populations that are surveyed yearly on a randomly selected basis. Surveys come in 1-, 3-, and 5-year formats, which represent the corresponding number of years' worth of survey data. 1-year estimates provide the most current information and are particularly good at analyzing trends among large populations. To assess smaller populations, the ACS lists multi-year surveys to increase the sample size and reduce standard errors to produce estimates. In this policy brief, to accurately compare two sets of three-year data, we compare the 2008 3-year estimates to the 2011 three year estimates which cover a time frame of 2006 to 2011.

[14] Relative measures of poverty assess the nature of poverty among households based on the level of household income compared to a threshold. For example, a family of four with $23,050 of annual income would be considered poor or at 100% of the federal poverty line (FPL). If that same household were to increase their income to $34,575 – an increase of $11,525 – they would be at 150% of the FPL. As researchers suggest, those with moderate to low incomes rest along the 100% to 199% portion of the distribution. While it is difficult to categorically assign a household to a particular definition of deprivation outside of the FPL, it is instructive to measure and constantly assess trends among individuals in moderate income brackets.

[15] Kathleen Short and Timothy Smeeding, "Understanding Income-to-Threshold Ratios Using the Supplemental Poverty Measure," The U.S. Census Bureau (2012), available at http://www.census.gov/hhes/povmeas/methodology/supplemental/research/SEHSD2012-18.pdf.

[16] Some laudable efforts to detail poverty in the state include, Sara Bohn, "Child Poverty in California," Public Policy Institute of California (2011), available at http://www.ppic.org/content/pubs/jtf/JTF_ChildPoverty.pdf, "California Poverty Data, Statewide and by County," Catholic Charities of California (2011), available at http://www.catholiccharitiesca.org/California_Poverty_Data_02.14.2011.pdf, the USDA's Economic Research Service available at http://www.ers.usda.gov/data-products/county-level-data-sets/poverty.aspx, and Children Now's "2012 California County Scorecard" available at http://scorecard.childrennow.org/2012/.

[17] Due to the small sample sizes in some counties using 3-year American Community Survey data, we are not able to include every county in California.

[18] For an example, see Roland Tormey, "Education and Poverty," in *Welfare Policy and Poverty,* ed Mel Cousins, Institute of Public Administration (2007), Dublin, Ireland.

[19] Data gathered from ACS table S1501. Total populations 25 years and over by county were multiplied by the "Less than 9th grade" percentage and combined to create the statewide figure.

[20] Unemployment figures are gathered from Census table DP03 and are the total unemployment among the civilian population, which may differ from figures provided by the Bureau of Labor Statistics or the California Labor Market Information Division. American Community Survey data was chosen to ensure consistency between population level statistics and those for smaller sub-populations. For more

information on alternate measures of unemployment, see Report 400 C on monthly labor force data in California, available at http://www.calmis.ca.gov/file/lfmonth/countyur-400c.pdf.

[21] The 21 counties are Alpline, Modoc, Trinity, Imperial, Colusa, Sutter, Merced, Yuba, Lake, Tulare, Stanislaus, Fresno, San Joaquin, Siskiyou, Kings, Madera, Plumas, Del Norte, Tehama, Kern, and Glenn counties. Unemployment figures are derived from California's Employment Development Department's November 2012 release available at http://www.calmis.ca.gov/file/lfmonth/countyur-400c.pdf.

[22] Unemployment, underemployment, and marginally attached workers comprise the Bureau of Labor Statistics U-6 measure of labor underutilization. These workers are still actively pursuing employment, but are unemployed, employed but only part-time and are eager for different employment, or out of the labor market for reasons unrelated to discouragement over employment prospects.

[23] See footnote 21.

[24] The authors have collected data from the American Community Survey (ACS) for each county in California for which 3 year estimates were available. Seven counties were excluded due to a lack of data. These counties include: Alpine, Inyo, Mariposa, Modoc, Mono, Sierra and Trinity. Together, the excluded counties represent slightly over 3% of the total population in the state. After collecting demographic data for each county, counties were sorted and ranked according to their relative poverty levels. The ten most impoverished counties and the ten most affluent counties were designated for closer analysis. We then chose two of the higher poverty counties (Merced and Fresno), two lower poverty counties (Marin and Contra Costa), as well as the two most populous counties (Los Angeles and San Francisco) and Sacramento County. We chose these counties to offer a representative cross-section of the state based on geographic location, population, poverty level, employment, and education characteristics. Additionally, in choosing high and low poverty counties, we included those counties with similar population sizes to aid in more similar analysis.

[25] See Census table S1101 for more information on California household composition.

[26] Mark Mather, "U.S. Children in Single-Mother Families," Populations Reference Bureau (2010), available at http://www.prb.org/pdf10/single-motherfamilies.pdf.

[27] "Economic News Release: Table 4," Bureau of Labor Statistics (2012), available at http://www.bls.gov/news.release/famee.t04.htm.

[28] The Federal Deposit Insurance Corporation, "National Survey of Unbanked and Underbanked Households," 2012, available at http://www.fdic.gov/householdsurvey/2012_unbankedreport.pdf.

[29] See footnote 4.

[30] Constance F. Citro and Robert T. Michael (eds.), *Measuring Poverty: A New Approach*, Washington, DC: National Academy of Science (1995), available at http://www.nap.edu/openbook.php?isbn=0309051282.

[31] Kathleen Short, "The Research Supplemental Poverty Measure: 2011" The U.S. Census Bureau (2012), available at http://www.census.gov/prod/2012pubs/p60-244.pdf.

[32] For example, the SPM takes in to account cohabitation among adults and includes in that population any member of the family who likely shares resources within a household. Additionally, the measure seeks to adjust the poverty thresholds based on home ownership status and the number of children. For a more full description of SPM methodology, see the appendix of footnote 25.

[33] For figures on total foreign-born and non-citizen statistics by state, see Census tables DP02. California currently has 5,474,525 non-citizens, the most of any other state. That population is nearly twice the size of the second largest non-citizen population in Texas, which comes in at 2,776,665.

[34] United States Department of Agriculture, Food and Nutrition Service, "Calculating the SNAP Program Access Index: A Step-by-Step Guide 2010," (2011), available at http://www.fns.usda.gov/ora/MENU/Published/snap/FILES/Other/PAI2010.pdf.

[35] Kathleen Short, Dennis Donahue, and George Lynch, "EITC Estimates in the SPC ASEC Simulations of After-Tax Income," The U.S. Census Bureau (2012), available at http://www.census.gov/hhes/povmeas/publications/taxes/SEHSD2012-19.pdf.

[36] See Appendix H for more information on MOOP figures.

[37] "California Health Care Almanac," California Health Care Foundation (2011), available at http://www.chcf.org/~/media/MEDIA%20LIBRARY%20Files/PDF/C/PDF%20CaliforniaUninsured2011.pdf.

[38] "The Added Cost of Care for the uninsured in California", Families USA (2010), available at http://www.familiesusa.org/resources/publications/fact-sheets/the-added-cost-of-care-for-Uninsured-in-California.html#Top.

[39] According to the California Healthcare Foundation and the UCLA Center for Healthcare Policy Research, the non-elderly population covered by employer-based insurance declined from 65% in 1987 to 49.7% in 2011. A study by the Commonwealth Fund found that insurance premiums in California had risen 29% since 2003, and that health insurance spending as a proportion of income rose 46% over the same period, from 16% of total income to 23%. Additionally, the California Healthcare Foundation estimates that between 69-76% of uninsured children in the state are eligible for Medi-Cal or the Healthy Families program, along with 6-12% of adults.

[40] Patrice Engle and Maureen Black, "The Effect of Poverty on Child Development and Educational Outcomes," (2008), available at http://digitalcommons.calpoly.edu/cgi/viewcontent.cgi?article=1002&context=psycd_fac.

[41] "74% of adult children with a college degree had incomes greater than their parents, while 63% of adult children without a college education had incomes greater than their parents." http://www.brookings.edu/research/reports/2008/02/~/media/Research/Files/Reports/2008/2/economic%20mobility%20sawhill/02_economic_mobility_sawhill_ch8.PDF.

[42] Ibid.

[43] Anthony York, "Brown Plans Extensive Changes in School Funding in 2013," The Los Angeles Times (2013), available at http://www.latimes.com/news/local/la-me-brown-education-20130102,0,2969868.story.

[44] Data retrieved from the Small Area Income and Poverty Estimates from the U.S. Census Bureau, available at http://www.census.gov/did/www/saipe/data/interactive/#.

[45] For example, California has one of the lowest take-up rates for SNAP participation (see http://www.fns.usda.gov/ora/menu/Published/snap/FILES/Other/PAI2010.pdf).

[46] Jacqueline Kauf, Emily Sama-Miller, and Elizabeth Makowsky, "Promoting Public Benefit Access Through Web-Based Tools and Outreach: A National Scan of Efforts," Mathematica (2011), available at http://aspe.hhs.gov/hsp/11/benefitsaccess/vol2/index.pdf.

[47] See https://www.benefitscalwin.org/ and https://www.c4yourself.com/c4yourself/index.jsp